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STATE OF WEST VIRGINIA

EIGHTY-FIRST REPORT OF FINANCIAL INSTITUTIONS

Under the Supervision of

COMMISSIONER OF BANKING

Years Ending December 31, 1980
and December 31, 1981

PHYLLIS HUFF ARNOLD, Commissioner

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STATE OF WEST VIRGINIA

DEPARTMENT OF BANKING

PHYLLIS HUFF ARNOLD
Commissioner

THOMAS HANSBERRY
Deputy Commissioner

JACK RUNION
Deputy of Consumer Financial Institutions

R. TERRANCE RODGERS
Special Assistant

DEBRA S. BRADBURY, Dunbar
Secretary to the Commissioner

NILANJANA DASCHAUDHURI, Charleston
Analyst

ROSEMARY GARRISON, Buffalo
Typist

PHYLLIS GOODWIN, St. Albans
Audit Clerk

JEAL TEEL, Charleston
Assistant Analyst

K. REID DOLLY
Deputy, Bank Supervision

DAVID S. MUDIE
Administrative Assistant

Bank Examiner IV
GEORGE W. MULLINS
WILLIAM W. SABO

Bank Examiner III
OLIN T. HAWK

Bank Examiner II
JOHN HARLESS
SARAH J. MANGUS
GARY PRATT
KEVIN THOMAS

Bank Examiner I
MARK ANDERSON
ROSE HESTON
PATRICIA KELLY
JAMES K. T. PAYNE
TIMOTHY PAXTON
AMY ROCKIS
JAMES THOMPSON
RON THOMPSON

MEMBERS

WEST VIRGINIA BOARD OF BANKING AND FINANCIAL INSTITUTIONS

PHYLLIS HUFF ARNOLD, Chairman of the Board
Commissioner of Banking (Phone 348-2294)

ROBERT H. BEYMER, President
The Security Bank of Huntington
P. O. Box 2509
Huntington, West Virginia 25725 (Phone 522-8281)
Representing banks with assets over $50 million
Term expires 6/30/85

GEORGE B. MOOMAU, Executive Vice President
Grant County Bank
P. O. Box 188
Petersburg, West Virginia 26847 (Phone 257-4111)
Representing banks with assets from $25 million to $50 million
Term expires 6/30/81 (serving through 3/1982)

GARY R. DAVIS, President
Tyler County Bank
P. O. Box 145
Middlebourne, West Virginia 26149 (Phone 758-2191)
Representing banks with assets not greater than $25 million
Term expires 6/30/81

WILLIAM E. REITER, President
Valley Savings & Loan Company
P. O. Box 4126
Parkersburg, West Virginia 26101 (Phone 424-6300)
Representing financial institutions other than banking
Term expires 6/30/85

DAVID W. ZINN
Charleston Newspapers
1001 Virginia Street, East
Charleston, West Virginia 25301 (Phone 348-4814)
Representing the public
Term expires 6/30/83

BENNIE SIMS
370 Grand Avenue
Keyser, West Virginia 26726 (Phone 788-1389)
Representing the public
Term expires June 30, 1983 (Appointed April 1982)

CLAYMORE ROWLEY
714 Fleming Avenue
Ravenswood, West Virginia 26264 (Phone - work 273-9531; home 273-4689)
Representing banks with assets from $25 million to $50 million
Term expires June 30, 1987 (Appointed April 1982)

RECEIPTS AND DISBURSEMENTS
FOR FISCAL YEARS ENDING
ON DATES INDICATED

RECEIPTS:	JUNE 30, 1981	JUNE 30, 1980	JUNE 30, 1979
Banking Institutions	$527,324.16	$414,422.84	$495,986.53
Building & Loan Associations	.00	1,885.00	845.00
Credit Unions	2,210.00	4,647.50	3,977.50
Industrial Loan Companies	4,177.70	4,485.00	6,077.50
Foreign Corporations	400.00	900.00	.00
Money Order Companies	900.00	700.00	500.00
Banking Laws, etc.	1,462.00	195.00	1,831.50
Secondary Mortgage Loan Brokers	.00	300.00	150.00
Investigation Fees	23,000.00	4,000.00	1,000.00
Cash Reserve Penalties	2,234.30	9,298.27	6,210.36
Supervised Lenders	45,446.46	52,159.22	41,115.17
TOTAL INCOME	$652,154.62	$481,948.78	$568,737.61
EXPENDITURES:			
Employment Security	$ 3,960.00	$ .00	$ .00
Office Supplies, etc.	4,281.61	4,263.14	1,910.83
Telephone	10,670.39	6,926.79	5,932.88
Postage	2,798.02	1,734.73	2,427.86
Travel Expense	135,288.12	124,267.19	101,917.19
Rental Expense (Office)	13,023.60	12,604.02	12,439.44
Machine Rental	7,532.17	3,308.77	3,492.51
Printing	10,224.35	4,055.45	12,527.44
Association Dues	876.00	762.00	460.00
Professional Services	28,229.10	1,173.75	152.90
Workmen's Compensation	639.09	471.30	456.96
Miscellaneous	1,425.08	2,160.36	1,211.54
Maintenance Contracts	573.75	574.10	933.43
TOTAL CURRENT EXPENSE	$219,880.96	$162,301.25	$143,503.65
Personal Services	$381,990.43	$330,074.43	$325,388.76
Equipment	440.00	4,816.92	3,413.07
TOTAL EXPENSES	$602,311.39	$497,192.60	$472,305.48

DEPARTMENTAL REVIEW

During the period between 1863 and 1891 State Banks were entirely free from regulation and supervision by the State.

The Legislature in 1891 passed a law providing for a State Banking Department and authorized the Governor to appoint a State Bank Examiner, to be under the jurisdiction and control of the Board of Public Works.

The office of Commissioner of Banking was created by Legislative enactment February 21, 1901, and continues to function under and by authority of Chapter 31A, of the Code of West Virginia as amended. The following officials served as heads of the State Department of Banking for the years shown:

Name	Title	Year Served
Young, Charles W.	Bank Examiner	1891-1892
Weaver, C. A.	" "	1893-1894
No Record	" "	1895-1898
Wetzel, O. B.	" "	1899-1900
Kefauver, O. B.	" "	1900-1901
Kendall, M. A.	Commissioner of Banking	1901-1905
Mathews, S. V.	" "	1905-1915
Smith, S. Preston	" "	1915-1919
Hill, Joseph S.	" "	1919-1923
Jackson, Naaman	" "	1923-1924
Abbott, Harry A.	" "	1924-1929
Charter, Lathrop R., Jr.	" "	1929-1933
Given, Waltman C.	" "	1933-1934
Ward, George	" "	1934-1940
Brightwell, H. P., Acting	" "	1940-1940
Andrews, R. Carl	" "	1940-1941
Vaughan, H. D.	" "	1941-1942
Locke, A. W.	" "	1942-1947
Hoffman, John H.	" "	1947-1955
Walker, Mrs. Nell W.	" "	1955-1957
Taylor, Donald L	" "	1957-1960
Early, Carl B.	" "	1960-1967
Smith M. W.	" "	1967-1971
Jordan, George B., Jr.	" "	1972-1974
Higgins, W. Lovell, Acting	" "	1974-1975
Jordan, George B., Jr.	" "	1975-1977
Hale, H. David	" "	1977-1977
Mullen, C. Joe	" "	1977-1979
Higgins, W. Lovell, Acting	" "	1979-1979
Phyllis Huff Arnold	" "	1979-

DEPARTMENT OF BANKING

ANNUAL REPORT

DEPARTMENT ACTIVITIES

During each calendar year the Commissioner of Banking issues four Calls for reports of condition of State Banks and Trust Companies as of the following dates:

March	31
June	30
September	30
December	31

Two Calls for reports of condition of Industrial Loan Companies, Building and Loan Associations, and Credit Unions:

June	30
December	31

Two Calls for reports of condition of Supervised Lenders Licenses:

June	30
December	31

The Department's Examiners participated in and completed the following classes of examination:

	1980	1981
Commercial Banks and Trust Companies	105	112
Industrial Loan Companies	58	63
Building and Loan Associations	1	0
Credit Unions	15	10
Supervised Lenders Licenses	87	67

LEGAL HOLIDAYS IN WEST VIRGINIA

New Year's Day	January 1
Lincoln's Birthday	February 12
Washington's Birthday	Third Monday of February
Memorial Day	Last Monday in May
West Virginia Day	June 20
Independence Day	July 4
Labor Day	First Monday of September
Columbus Day	Second Monday of October
Veterans Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Day	December 25

Also any election day on which an election is held throughout the State and all days that may be appointed or recommended by the Governor of the State or the President of the United States, as days of Thanksgiving or for the general cessation of business; and when any of said days fall on Sunday, then it shall be proper to observe the succeeding Monday as such holiday.

STATE BANKS AND TRUST COMPANIES QUALIFIED TO
EXERCISE FIDUCIARY POWERS DURING THE YEARS 1980 AND 1981

Location	Name of Bank
Beckley	Bank of Raleigh
Bluefield	Commercial Bank
Buckhannon	Adrian Buckhannon Bank
Charleston	Bank of West Virginia
Charles Town	Bank of Charles Town
Charles Town	Peoples Bank of Charles Town
Clarksburg	The Lowndes Bank
Clendenin	Farmers & Citizens State Bank
Elkins	Davis Trust Company
Grafton	Blueville Bank of Grafton
Huntington	Huntington Trust & Savings Bank
Huntington	The Security Bank
Huntington	Twentieth Street Bank
Keyser	Farmers and Merchants Bank
Mannington	First Exchange Bank
Martinsburg	Merchants & Farmers Bank
McMechen	Bank of McMechen
Morgantown	Farmers and Merchants Bank
Moundsville	Mercantile Banking & Trust Company
Mullens	The Peoples Bank of Mullens
Oak Hill	New River Banking & Trust Company
Parkersburg	Commercial Banking & Trust Company
Parkersburg	Mountain State Bank
Parkersburg	Wood County Bank
Parsons	The Tucker County Bank
Philippi	Barbour County Bank
Princeton	Mercer County Bank
Princeton	Princeton Bank & Trust Company
Ranson	Blakely Bank & Trust Company
Sistersville	First Tyler Bank & Trust Company
South Charleston	The Chemical Bank & Trust Company
Wayne	Wayne County Bank
Weirton	Bank of Weirton
Wellsburg	Wellsburg Banking & Trust Company
Wheeling	Half Dollar Trust & Savings Bank
Wheeling	Norris Plan Bank & Trust Co.
Wheeling	Wheeling Dollar Savings & Trust Company
White Sulphur Springs	Bank of White Sulphur Springs

National Banks Operating in West Virginia That Have Complied with the Requirements Prescribed Under Chapter 31A-Article 4, Section 15, of the Code of West Virginia, to Exercise Fiduciary Powers During the Years 1980 and 1981.

Location	Name of Bank
Alderson	First National Bank
Beckley	Beckley National Bank
Bekcley	The Raleigh County National Bank
Bluefield	First National Bank
Bluefield	Flat Top National Bank
Charleston	Charleston National Bank
Charleston	City National Bank
Charleston	Kanawha Banking & Trust Co., N.A.
Charleston	Kanawha Valley Bank, N.A.
Charleston	National Bank of Commerce
Chester	First National Bank of Chester
Clarksburg	Empire National Bank
Clarksburg	Union National Bank
Elkins	Citizens National Bank
Fairmont	City National Bank
Fairmont	Community Bank & Trust, N.A.
Fairmont	First National Bank
Grafton	First National Bank
Huntington	First Huntington National Bank
Huntington	Guaranty National Bank
Keyser	The National Bank of Keyser
Kingwood	Albright National Bank
Madison	Boone National Bank
Martinsburg	Old National Bank
Martinsburg	The Peoples National Bank
Montgomery	Montgomery National Bank
Moorefield	South Branch Valley National Bank
Morgantown	First National Bank
Moundsville	First National Bank
Parkersburg	Parkersburg National Bank
Parkersburg	Union Trust National Bank
Pt. Pleasant	Citizens National Bank of Pt. Pleasant
Ronceverte	First National Bank
Sistersville	Union National Bank
South Charleston	First National Bank
St. Marys	First National Bank
Welch	McDowell County National Bank
Wheeling	Security National Bank & Trust Company
Williamson	National Bank of Commerce

MEMBER BANKS OF THE FEDERAL RESERVE SYSTEM

Fifth District

Location	Name of Bank
Bluefield	Valley Bank & Trust Company
Bruceton Mills	Burceton Bank
Charles Town	Peoples Bank of Charles Town
Eleanor	Buffalo Bank
Gassaway	Bank of Gassaway
Grafton	Blueville Bank of Grafton
Greenville	Bank of Greenville
Harpers Ferry	Bank of Harpers Ferry
Huntington	Huntington Trust and Savings Bank
Hurricane	Putnam County Bank
Lewisburg	Greenbrier Valley Bank
Mullens	Peoples Bank of Mullens
Parsons	Tucker County Bank
Petersburg	Potomac Valley Bank
Philippi	Barbour County Bank
Princeton	Princeton Bank and Trust Company
Ranson	Blakely Bank and Trust Company
Spencer	The Traders Bank
St. Albans	Bank of St. Albans
St. Marys	Pleasants County Bank
Summersville	Farmers & Merchants Bank
Union	Bank of Monroe
Wardensville	Capon Valley Bank
White Sulphur Springs	Bank of White Sulphur Springs

Fourth District

Sistersville	First Tyler Bank and Trust Company
Wheeling	Half Dollar Trust & Savings Bank
Wheeling	Wheeling Dollar Savings & Trust Company

TOTAL DEPOSITS OF STATE BANKS AND TRUST COMPANIES

		June 30	December 31
1891	49	$ 8,330,896.96	
1892	50	9,418,513.26	
1893	55	9,173,210.89	
1984	56	9,066,980.99	
1895	58	9,698,088.10	
1896	60	10,609,880.96	
1897	68	11,195,954.26	
1898	74	13,069,203.84	
1899	76	16,284,286.99	
1900	89	21,323,927.06	
1901	102	26,782,556.39	
1902	115	32,872,669.70	
1903	148	38,908,768.65	
1904	151	39,718,672.40	
1905	160	44,475,261.76	
1906	172	50,172,070.43	
1907	170	42,217,945.73	
1908	169	49,057,009.66	
1909	177	54,472,082.82	
1910	179	59,198,505.66	
1911	189	62,830,866.93	
1912	191	67,121,377.66	
1913	193	73,744,655.57	
1914	196	76,248,436.90	
1915	194	72,174,645.53	
1916	193	83,745,205.95	
1917	202	112,210,611.06	
1918	207	119,960,032.99	
1919	217	128,932,373.05	
1920	217	154,440,268.50	
1921	226	170,370,924.58	
1922	225	162,196,400.69	
1923	222	186,802,607.79	
1924	225	183,922,397.64	
1925	221	185,809,943.35	
1926	222	191,368,336.94	
1927	217	196,124,549.14	
1928	211	188,973,732.46	
1929	194	183,588,364.19	
1930	179	171,834,408.41	
1931	158	152,246,966.13	
1932	130	118,369,963.91	
1933	106	96,127,697.56	

		June 30	December 31
1934	103	105,705,643.18	
1935	103	112,347,686.41	
1936	106	130,527,814.39	
1937	107	138,156,024.55	
1938	105	129,881,922.07	
1939	103	132,063,704.11	
1940	104	142,706,065.42	
1941	104	161,259,278.21	
1942	103	276,258,917.46	
1943	103	234,274,849.87	
1944	103	287,740,441.45	
1945	102	357,010,963.85	
1946	103	397,649,285.93	
1947	105	389,488,849.48	
1948	106	421,530,516.50	
1949	105	438,140,787.28	
1950	106	438,050,962.35	
1951	106	445,537,131.66	
1952	107	485,139,520.34	
1953	108	496,003,234.65	
1954	107	487,508,976.67	
1955	107	492,254,844.78	
1956	105	515,571,801.85	
1957	106	530,944,174.68	
1958	106	543,899,522.02	
1959	107	546,075,415.61	
1960	106	577,165,334.45	
1961	105	599,958,605.59	
1962	104	629,094,484.52	
1963	106	695,293,891.64	
1964	106	735,200,603.15	
1965	107	806,117,555.58	
1966	108	901,612,306.07	
1967	111	982,561,500.64	
1968	115	1,027,946,457.41	
1969	115	1,201,452,391.52	
1970	115	1,318,477,442.38	
1971	115	1,572,202,374.46	
1972	113	1,668,089,125.48	
1973	115	1,890,623,965.63	
1974	114	2,122,776,501.17	
1975	115	2,181,542,896.13	
1976	118	2,478,472,000.00	
1977	118	2,823,225,000.00	
1978	121	3,117,639,000.00	
1979	126	3,396,176,000.00	
1980	127	3,654,510,000.00	3,822,250,000.00
1981		3,956,008,000.00	4,168,495,000.00

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates Indicated
As Compiled by the Commissioner of Banking

($ in thousands)

Number of Banks	12-31-81 128	% of Total	12-31-80 126	% of Total	12-31-79 126	% of Total
ASSETS						
Cash and due from banks	$ 344,704	7.12	$ 283,167	6.46	$ 289,422	7.16
U. S. Treasury securities	436,451	9.01	413,101	9.42	316,962	7.85
Obligations of other U. S. Government agencies and corporations	561,228	11.59	386,916	8.82	243,929	6.04
Obligations of States and political subdivisions	640,637	13.23	628,680	14.34	592,034	14.66
Other bonds, notes and debentures	25,491	.53	30,056	.69	14,496	.36
Federal Reserve stock and corporate stock	1,836	.04	1,709	.04	1,557	.04
Trading account securities	-0-	-0-	-0-	-0-	-0-	-0-
Federal funds sold	309,039	6.38	233,353	5.32	171,367	4.24
Loans, net of unearned income and reserves for possible loan losses	2,326,430	48.04	2,250,195	51.32	2,272,278	56.25
Direct lease financing	1,712	.04	2,096	.05	2,594	.06
Bank premises, furniture and fixtures	104,288	2.15	99,147	2.26	92,902	2.30
Real estate owned other than bank premises	6,052	.12	3,910	.09	3,124	.08
Investments in unconsolidated subsidiaries and associated companies	43	-0-	-0-	-0-	-0-	-0-
Customers' liability on acceptances outstanding	-0-	-0-	995	.02	900	.02
Other assets	84,536	1.75	51,692	1.17	37,916	.94
TOTAL ASSETS	$4,842,447	100.00	$4,385,017	100.00	$4,039,481	100.00

COMPARATIVE PERCENTAGES

	12-31-81	12-31-80	12-31-79
Total Equity Capital to Total Assets	8.44	8.64	8.65
Total Equity Capital to Total Deposits	9.81	9.91	9.83
Total Loans to Total Deposits	55.81	58.87	63.90
Time Deposits to Total Deposits	79.73	75.91	73.32

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates Indicated
As Compiled by the Commissioner of Banking

($ in thousands)

Number of Banks	12-31-81 128	% of Total	12-31-80 126	% of Total	12-31-79 126	% of Total
LIABILITIES						
Demand deposits of IPC	$ 771,547	15.93	$ 845,050	19.27	$ 865,958	21.44
Time and savings deposits of IPC	3,168,103	65.42	2,729,929	62.26	2,429,101	60.13
Deposits of United States Government	6,167	.13	6,337	.14	8,822	.22
Deposits of states and political subdivisions	186,831	3.86	205,995	4.70	219,214	5.43
Deposits of foreign governments	-0-	-0-	-0-	-0-	-0-	-0-
Deposits of commercial banks	3,648	.08	4,425	.10	4,456	.11
Certified and officers' checks	32,199	.66	30,514	.70	28,655	.71
TOTAL DEMAND DEPOSITS	844,999	17.45	920,698	21.00	948,922	23.49
TOTAL TIME AND SAVINGS DEPOSITS	3,323,496	68.63	2,901,552	66.17	2,607,284	64.55
TOTAL DEPOSITS	$4,168,495	86.08	$3,822,250	87.17	$3,556,206	88.04
Federal funds purchased	159,568	3.30	101,957	2.33	59,708	1.48
Interest-bearing demand notes issued to U. S. Treasury	4,247	.09	5,358	.12	-0-	-0-
Other liabilities for borrowed money	16,313	.34	19,108	.44	23,993	.59
Mortgage indebtedness	2,010	.04	2,524	.06	2,620	.06
Acceptances executed and outstanding	-0-	-0-	995	.02	900	.02
Other liabilities	80,346	1.66	50,782	1.15	43,010	1.07
TOTAL LIABILITIES (excluding capital accounts)	$4,430,979	91.51	$4,002,974	91.29	$3,686,437	91.26
Subordinated notes and debentures	2,564	.05	3,180	.07	3,623	.09
Common stock (Par value)	71,226	1.47	66,757	1.52	62,485	1.55
Surplus	130,895	2.70	129,888	2.96	122,773	3.04
Undivided profits	200,821	4.15	175,380	4.00	156,489	3.87
Reserve for contingencies and other capital reserves	5,962	.12	6,838	.16	7,674	.19
TOTAL EQUITY CAPITAL	$ 408,904	8.44	$ 378,863	8.64	$ 349,421	8.65
TOTAL CAPITAL ACCOUNTS	$ 411,468	8.50	$ 382,043	8.71	$ 353,044	8.74
TOTAL LIABILITIES	$4,842,447	100.00	$4,385,017	100.00	$4,039,481	100.00

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates Indicated
As Compiled by the Commissioner of Banking

($ in thousands)

	12-31-80	12-31-81	Change + of -	
Number of Banks	126	128	2	+
ASSETS				
Cash and due from depository institutions. . .	$ 283,167	$ 344,704	$ 61,537	+
U. S. Treasury securities.	413,101	436,451	23,350	+
Obligations of other U. S. Government agencies and corporations.	386,916	561,228	174,312	+
Obligations of States and political subdivisions in the United States.	628,680	640,637	11,957	+
Other bonds, notes, and debentures	30,056	25,491	4,565	-
Federal Reserve stock and corporate stock. . .	1,709	1,836	127	+
Trading account securities	-0-	-0-	-0-	
Federal funds sold and securities purchased under agreements to resell	233,353	309,039	75,686	+
Loans, Net	2,250,195	2,326,430	76,235	+
Lease financing receivables.	2,096	1,712	384	-
Bank premises, furniture and fixtures, and other assets representing bank premises. . .	99,147	104,288	5,141	+
Real estate owned other than bank premises . .	3,910	6,052	2,142	+
Investments in unconsolidated subsidiaries and associated companies	-0-	43	43	+
Customers' liability to this bank on acceptances outstanding.	995	-0-	995	-
Other assets	51,692	84,536	32,844	+
TOTAL ASSETS	$4,385,017	$4,842,447	$457,430	+

COMPARATIVE ABSTRACT

Showing Condition of State Banks in the STATE OF WEST VIRGINIA
At the Close of Business on the Dates Indicated
As Compiled by the Commissioner of Banking

($ in thousands)

	12-31-80	12-31-81	Change + of -	
Number of Banks	126	128	2	+
LIABILITIES				
Demand deposits of individuals, partnerships and corporations	$ 845,050	$ 771,547	$ 73,503	-
Time & savings deposits of individuals, partnerships, & corporations	2,729,929	3,168,103	438,174	+
Deposits of United States Government	6,337	6,167	170	-
Deposits of States and political subdivisions in the United States	205,995	186,831	19,164	-
Deposits of foreign governments and official institutions	-0-	-0-	-0-	
Deposits of commercial banks	4,425	3,648	777	-
Certified and officers' checks	30,514	32,199	1,685	+
TOTAL DEPOSITS	$3,822,250	$4,168,495	$346,245	+
Total demand deposits $ 920,698	$ 844,999		75,699	-
Total time and savings deposits $2,901,552	$3,323,496		421,944	+
Federal funds purchased and securities sold under agreements to repurchase	101,957	159,568	57,611	+
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	5,358	4,247	1,111	-
Other liabilities for borrowed money	19,108	16,313	2,795	-
Mortgage indebtedness and liability for capitalized leases	2,524	2,010	514	-
Bank's liability on acceptances executed and outstanding	995	-0-	995	-
Other liabilities	50,782	80,346	29,564	+
TOTAL LIABILITIES	$4,002,974	$4,430,979	$428,005	+
Subordinated notes and debentures	$ 3,180	$ 2,564	$ 616	-
Common Stock	66,757	71,226	4,469	+
Surplus	129,888	130,895	1,007	+
Undivided profits	175,380	200,821	25,441	+
Reserve for contingencies and other capital reserves	6,838	5,962	876	-
TOTAL EQUITY CAPITAL	$ 378,863	$ 408,904	$ 30,041	+
TOTAL LIABILITIES AND EQUITY CAPITAL	$4,385,017	$4,842,447	$457,430	+

COMPARATIVE ABSTRACT

CONSOLIDATED REPORT OF INCOME
TWELVE MONTHS ENDING DECEMBER 31, 1980 AND DECEMBER 31, 1981
OF STATE BANKS IN WEST VIRGINIA

Number of Banks	12-31-80 126	% of Total	12-31-81 128	% of Total
OPERATING INCOME				
Interest and fees on loans.	$241,957	61.11	$278,370	55.59
Interest on balances with depository institutions.	4,315	1.09	11,063	2.21
Income on Federal funds sold and securities purchased under agreements to resell in domestic offices of the bank and of its Edge and Agreement subsidiaries	33,907	8.56	46,162	9.22
Interest on U. S. Treasury securities	33,687	8.51	47,583	9.50
Interest on obligations of other U. S. Government agencies and corporations. . .	29,459	7.44	56,507	11.28
Interest on obligations of States and political subdivisions of the U. S.	33,190	8.38	36,772	7.34
Interest on other bonds, notes, and debentures. .	1,721	.43	3,084	.62
Dividends on stock.	199	.05	149	.03
Income from lease financing	817	.21	355	.07
Income from fiduciary activities.	2,320	.59	2,427	.48
Service charges on deposit accounts in domestic offices.	5,435	1.37	8,654	1.73
Other service charges, commissions, and fees. . .	5,919	1.49	6,213	1.24
Other operating income.	3,039	.77	3,451	.69
Total operating income.	$395,965	100.00	$500,790	100.00

COMPARATIVE ABSTRACT

CONSOLIDATED REPORT OF INCOME
TWELVE MONTHS ENDING DECEMBER 31, 1980 AND DECEMBER 31, 1981
OF STATE BANKS IN WEST VIRGINIA

Number of Banks	12-31-80 126	% of Total	12-31-81 128	% of Total
OPERATING EXPENSES				
Salaries and employee benefits.	$ 55,454	14.00	$ 61,521	12.28
Interest on time certificates of deposit of $100,000 or more issued by domestic offices . .	33,261	8.40	41,798	8.35
Interest on deposits in foreign offices	-0-	-0-	-0-	-0-
Interest on other deposits.	186,702	47.15	265,709	53.06
Expense of Federal funds purchased and securities sold under agreements to repurchase in domestic offices of the bank and of its Edge and Agreement subsidiaries	8,707	2.20	16,374	3.27
Interest on demand notes (note balances) issued to the U. S. Treasury.	586	.15	741	.15
Interest on other borrowed money.	1,359	.34	1,527	.30
Interest on subordinated notes and debentures . .	273	.07	246	.05
Occupancy expense of bank premises, Net	8,471	2.14	9,236	1.84
Furniture and equipment expense	8,339	2.11	9,679	1.93
Provision for possible loan losses.	9,326	2.36	10,257	2.05
Other operating expenses.	37,741	9.53	42,190	8.42
Total operating expenses.	$350,219	88.45	$459,278	91.71
INCOME BEFORE INCOME TAXES AND SECURITIES GAINS OR LOSSES	45,746	11.55	41,512	8.29
APPLICABLE INCOME TAXES	4,753	1.20	2,591	.52
INCOME BEFORE SECURITIES GAINS OR LOSSES. . . .	$ 40,993	10.35	$ 38,921	7.77
Securities gains (losses), Gross.	(796)	.20	(3,802)	.76
Applicable income taxes	(335)	.09	(1,299)	.26
Securities gains (losses), Net.	(461)	.11	(2,503)	.50
NET INCOME.	$ 40,532	10.24	$ 36,418	7.27
Income before extraordinary items	$ 40,532	10.24	$ 36,418	7.27
Extraordinary items, Net of tax effect.	161	.04	(855)	.17
NET INCOME.	$ 40,693	10.28	$ 35,563	7.10

INFORMATION CONCERNING TRUST DEPARTMENTS OF
THIRTY STATE BANKS AND TRUST COMPANIES
EXERCISING FIDUCIARY POWERS

	6-30-81	12-31-81
Number of trust accounts	4,636	4,851
Total trust department assets	$562,833,978.55	$603,614,299.95
Trust department gross income (last 12 months)	$ 2,475,847.53	$ 2,433,127.34
Trust department expense (actual or estimated for the last 12 months)	$ 1,694,882.15	$ 1,850,151.31
Net Profit	$ 780,965.38	$ 582,976.03

Information Concerning State Banks
and Trust Companies

July 1, 1980 - June 30, 1981

Bank of Chapmanville, Chapmanville, West Virginia opened for business June 15, 1981.

Lavalette State Bank, Lavalette, West Virginia, opened for business July 6, 1981.

FLOATING MORTGAGE CEILINGS

Pursuant to the provisions of Chapter 47-6-5b of the West Virginia Code, the Commissioner of Banking has ordered that the maximum rate of interest for any nonprecomputed loan of money made under the provisions of the aforesaid statute and secured by a mortgage or deed of trust upon real property is as follows for such loans made during the calendar months indicated:

Also Pursuant to the provisions of §31A-4-30a of the West Virginia Code, the Commissioner of Banking has ordered a maximum rate of interest on loans of money made by persons or by banks chartered under state law in the Fourth and Fifth Federal Reserve Districts as follows until the discount rates now in effect change:

	Floating Mortgage Rate	Discount + 1%
June, 1978	9.75% per year	
July, 1978	10.00% per year	
August, 1978	10.00% per year	
September, 1978	10.25% per year	
October, 1978	10.00% per year	
November, 1978	10.00% per year	
December, 1978	10.25% per year	
January, 1979	10.25% per year	
February 1979	10.50% per year	
March, 1979	10.50% per year	
April, 1979	10.50% per year	
May, 1979	10.50% per year	
June, 1979	10.50% per year	
July, 1979	10.50% per year	
August, 1979	10.50% per year	
September, 1979	10.50% per year	
October, 1979	10.50% per year	
November, 1979	10.75% per year	
December, 1979	11.50% per year	
January, 1980	11.75% per year	
February, 1980	11.75% per year	
March, 1980	12.25% per year	
April, 1980	13.75% per year	
May, 1980	14.00% per year	13% per year (5/29/80)
June, 1980	12.75% per year	12% per year (6/13/80)
July, 1980	12.00% per year	11% per year (7/28/80)
August, 1980	11/25% per year	
September, 1980	11.75% per year	12% per year (9/26/80)
October, 1980	12.50% per year	
November, 1980	13.00% per year	13% per year (11/17/80)
December, 1980	13.25% per year	14% per year (12/5/80)
January, 1981	14.00% per year	
February, 1981	14.00% per year	
March, 1981	13.75% per year	
April, 1981	14.50% per year	
May, 1981	14.25% per year	15% per year (5/5/81)
June, 1981	14.75% per year	
July, 1981	15.25% per year	
August, 1981	14.50% per year	
September, 1981	15.25% per year	
October, 1981	15.75% per year	
November, 1981	16.25% per year	14% per year (11/2/81)
December, 1981	16.25% per year	13% per year (12/4/81)

ATHENS, BANK OF ATHENS

President, G. B. Scyphers — Cashier, A. G. Hill

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,657	$ 3,119
U. S. Treasury securities	1,568	1,607
Obligations of other U. S. Government agencies and corporations	-0-	-0-
Obligations of States and political subdivisions in the Unites States	1,283	1,180
Other bonds, notes, and debentures	5	5
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,500	4,775
Loans, Net	5,833	5,997
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	455	429
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	5	3
TOTAL ASSETS	$ 14,306	$ 17,115

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,350	$ 2,532
Time & savings deposits of individuals, partnerships, & corporations	10,202	12,602
Deposits of United States Government	7	7
Deposits of States and political subdivisions in the United States	513	297
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	28	25
TOTAL DEPOSITS	$ 13,100	$ 15,463
Total demand deposits	$ 2,682 $ 2,731	
Total time and savings deposits	$ 10,418 $ 12,732	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	123	210
TOTAL LIABILITIES	$ 13,223	$ 15,673
Subordinated notes and debentures	-0-	-0-
Common Stock	120	120
Surplus	500	500
Undivided profits	463	822
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,083	$ 1,442
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 14,306	$ 17,115

BARBOURSVILLE, THE FIRST STATE BANK

President, Philip J. Vallandingham — Cashier, Robert Jackson Dilley

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,022	$ 1,185
U. S. Treasury securities	1,112	2,764
Obligations of other U. S. Government agencies and corporations	1,800	1,956
Obligations of States and political subdivisions in the Unites States	2,764	2,250
Other bonds, notes, and debentures	-0-	173
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	600	270
Loans, Net	16,791	16,615
Lease financing receivables	25	22
Bank premises, furniture and fixtures, and other assets representing bank premises	874	1,210
Real estate owned other than bank premises	114	246
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	541	521
TOTAL ASSETS	$ 25,643	$ 27,212

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,381	$ 4,889
Time & savings deposits of individuals, partnerships, & corporations	17,038	17,557
Deposits of United States Government	7	5
Deposits of States and political subdivisions in the United States	1,073	1,133
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	135	178
TOTAL DEPOSITS	$ 22,634	$ 23,762
Total demand deposits	$ 4,783	$ 5,328
Total time and savings deposits	$ 17,851	$ 18,434
Federal funds purchased and securities sold under agreements to repurchase	251	789
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	83	7
Other liabilities for borrowed money	544	463
Mortgage indebtedness and liability for capitalized leases	2	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	398	435
TOTAL LIABILITIES	$ 23,912	$ 25,456
Subordinated notes and debentures	150	120
Common Stock	112	337
Surplus	245	105
Undivided profits	1,223	1,193
Reserve for contingencies and other capital reserves	1	1
TOTAL EQUITY CAPITAL	$ 1,581	$ 1,636
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 25,643	$ 27,212

BECKLEY, BANK OF RALEIGH

President, A. M. Tieche — Cashier, E. N. Pugh

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 3,219	$ 6,251
U. S. Treasury securities	11,322	5,511
Obligations of other U. S. Government agencies and corporations	15,998	21,429
Obligations of States and political subdivisions in the Unites States	20,553	24,144
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	11,200	950
Loans, Net	73,928	92,123
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	4,505	4,508
Real estate owned other than bank premises	66	29
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	1,926	3,193
TOTAL ASSETS	$ 142,717	$ 158,138

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 28,476	$ 24,556
Time & savings deposits of individuals, partnerships, & corporations	88,263	102,460
Deposits of United States Government	48	261
Deposits of States and political subdivisions in the United States	5,096	6,036
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	5	24
Certified and officers' checks	251	773
TOTAL DEPOSITS	$ 122,139	$ 134,110
Total demand deposits	$ 29,623	$ 25,981
Total time and savings deposits	$ 92,516	$108,129
Federal funds purchased and securities sold under agreements to repurchase	4,556	6,700
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	1,303	1,142
Mortgage indebtedness and liability for capitalized leases	594	505
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	2,549	2,870
TOTAL LIABILITIES	$ 131,141	$ 145,327
Subordinated notes and debentures	-0-	-0-
Common Stock	959	966
Surplus	6,368	6,431
Undivided profits	3,790	5,414
Reserve for contingencies and other capital reserves	459	-0-
TOTAL EQUITY CAPITAL	$ 11,576	$ 12,811
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 142,717	$ 158,138

BECKLEY, CARDINAL STATE BANK

President, Albert J. Dye — Cashier, Ruth Loving

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,032	$ 3,188
U. S. Treasury securities	799	600
Obligations of other U. S. Government agencies and corporations	999	699
Obligations of States and political subdivisions in the Unites States	6,437	7,448
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	50	1,275
Loans, Net	19,799	20,952
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,168	1,119
Real estate owned other than bank premises	-0-	116
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	370	515
TOTAL ASSETS	$ 31,654	$ 35,912

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 7,540	$ 7,492
Time & savings deposits of individuals, partnerships, & corporations	17,636	22,165
Deposits of United States Government	41	69
Deposits of States and political subdivisions in the United States	1,658	1,063
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	468	239
TOTAL DEPOSITS	$ 27,343	$ 31,028
Total demand deposits	$ 8,362 $ 7,913	
Total time and savings deposits	$ 18,981 $ 23,115	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	902	769
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	315	542
TOTAL LIABILITIES	$ 28,560	$ 32,339
Subordinated notes and debentures	-0-	-0-
Common Stock	524	524
Surplus	1,199	1,199
Undivided profits	1,355	1,834
Reserve for contingencies and other capital reserves	16	16
TOTAL EQUITY CAPITAL	$ 3,094	$ 3,573
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 31,654	$ 35,912

BELINGTON, BELINGTON BANK

President, I. I. Pitsenberger — Cashier, Charles C. Stalnaker

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,845	$ 1,050
U. S. Treasury securities	1,555	1,314
Obligations of other U. S. Government agencies and corporations	-0-	-0-
Obligations of States and political subdivisions in the Unites States	1,948	1,937
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,250	3,400
Loans, Net	13,671	14,732
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	478	468
Real estate owned other than bank premises	17	13
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	186	330
TOTAL ASSETS	$ 20,950	$ 23,244

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,919	$ 2,928
Time & savings deposits of individuals, partnerships, & corporations	14,771	16,505
Deposits of United States Government	7	3
Deposits of States and political subdivisions in the United States	424	773
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	146	205
TOTAL DEPOSITS	$ 18,267	$ 20,414
Total demand deposits	$ 3,135	$ 3,278
Total time and savings deposits	$ 15,132	$ 17,136
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	141	135
Other liabilities for borrowed money	723	636
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	138	235
TOTAL LIABILITIES	$ 19,269	$ 21,420
Subordinated notes and debentures	-0-	-0-
Common Stock	629	629
Surplus	831	1,000
Undivided profits	221	195
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,681	$ 1,824
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 20,950	$ 23,244

BERKELEY SPRINGS, MORGAN COUNTY STATE BANK

President, Allen E. Goldstrom — Cashier, Gary L. Lovejoy

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 391	$ 422
U. S. Treasury securities	-0-	497
Obligations of other U. S. Government agencies and corporations	-0-	91
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,050	525
Loans, Net	1,754	3,175
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	341	342
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	85	-0-
Other assets	23	45
TOTAL ASSETS	$ 3,644	$ 5,097

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 904	$ 1,304
Time & savings deposits of individuals, partnerships, & corporations	1,390	2,649
Deposits of United States Government	2	64
Deposits of States and political subdivisions in the United States	585	139
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	-0-	117
TOTAL DEPOSITS	$ 2,881	$ 4,273
Total demand deposits	$ 918	$ 1,492
Total time and savings deposits	$ 1,963	$ 2,781
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	85	-0-
Other liabilities	16	63
TOTAL LIABILITIES	$ 2,982	$ 4,336
Subordinated notes and debentures	-0-	-0-
Common Stock	500	500
Surplus	100	200
Undivided profits	62	61
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 662	$ 761
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 3,644	$ 5,097

BLUEFIELD, THE COMMERCIAL BANK OF BLUEFIELD

President, Robert W. Moore — Cashier, Duane L. Davis

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 800	$ 1,078
U. S. Treasury securities	1,398	1,398
Obligations of other U. S. Government agencies and corporations	4,300	6,124
Obligations of States and political subdivisions in the Unites States	3,755	3,607
Other bonds, notes, and debentures	280	5
Federal Reserve stock and corporate stock	2	2
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,100	-0-
Loans, Net	15,488	18,485
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,046	953
Real estate owned other than bank premises	-0-	507
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	399	582
TOTAL ASSETS	$ 28,568	$ 32,741

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,761	$ 4,740
Time & savings deposits of individuals, partnerships, & corporations	19,444	23,205
Deposits of United States Government	-0-	-0-
Deposits of States and political subdivisions in the United States	838	921
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	158	112
TOTAL DEPOSITS	$ 25,201	$ 28,978
Total demand deposits	$ 5,357	$ 5,373
Total time and savings deposits	$ 19,844	$ 23,605
Federal funds purchased and securities sold under agreements to repurchase	-0-	200
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	187	85
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	402	513
TOTAL LIABILITIES	$ 25,790	$ 29,776
Subordinated notes and debentures	-0-	-0-
Common Stock	600	600
Surplus	1,000	1,000
Undivided profits	1,178	1,365
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,778	$ 2,965
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 28,568	$ 32,741

BLUEFIELD, VALLEY BANK AND TRUST COMPANY

President, J. C. Edenfield, Jr.

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 576	$ 801
U. S. Treasury securities	1,011	1,959
Obligations of other U. S. Government agencies and corporations	5,943	5,265
Obligations of States and political subdivisions in the Unites States	42	42
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	34	34
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	350
Loans, Net	3,573	4,218
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	422	417
Real estate owned other than bank premises	-0-	38
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	284	718
TOTAL ASSETS	$ 11,885	$ 13,842

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 1,290	$ 2,160
Time & savings deposits of individuals, partnerships, & corporations	1,982	3,669
Deposits of United States Government	24	63
Deposits of States and political subdivisions in the United States	6,508	2,279
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	20	270
TOTAL DEPOSITS	$ 9,824	$ 8,441
Total demand deposits	$ 1,367 $ 2,525	
Total time and savings deposits	$ 8,457 $ 5,916	
Federal funds purchased and securities sold under agreements to repurchase	-0-	3,535
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	200	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	642	578
TOTAL LIABILITIES	$ 10,666	$ 12,554
Subordinated notes and debentures	-0-	-0-
Common Stock	750	750
Surplus	375	375
Undivided profits	94	163
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,219	$ 1,288
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 11,885	$ 13,842

BLUEWELL, PEOPLES BANK OF BLUEWELL

President, D. E. Walters — Cashier, Nora Belle Pasley

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,036	$ 1,914
U. S. Treasury securities	2,100	3,484
Obligations of other U. S. Government agencies and corporations	1,805	2,497
Obligations of States and political subdivisions in the Unites States	3,330	3,074
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	2	2
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	400	1,600
Loans, Net	10,488	10,821
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	464	431
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	197	260
TOTAL ASSETS	$ 20,822	$ 24,083

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,931	$ 3,178
Time & savings deposits of individuals, partnerships, & corporations	15,201	17,817
Deposits of United States Government	7	8
Deposits of States and political subdivisions in the United States	607	626
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	136	141
TOTAL DEPOSITS	$ 18,882	$ 21,770
Total demand deposits	$ 3,178	$ 3,434
Total time and savings deposits	$ 15,704	$ 18,336
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	259	437
TOTAL LIABILITIES	$ 19,141	$ 22,207
Subordinated notes and debentures	-0-	-0-
Common Stock	300	300
Surplus	300	300
Undivided profits	1,081	1,276
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,681	$ 1,876
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 20,822	$ 24,083

BRIDGEPORT, BRIDGEPORT BANK

President, Charles W. Morrow

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,058	$ 2,309
U. S. Treasury securities	5,317	6,929
Obligations of other U. S. Government agencies and corporations	2,830	4,600
Obligations of States and political subdivisions in the Unites States	4,137	3,985
Other bonds, notes, and debentures	10	7
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	150
Loans, Net	9,361	10,035
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	835	832
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	400	485
TOTAL ASSETS	$ 23,948	$ 29,332

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 5,618	$ 4,973
Time & savings deposits of individuals, partnerships, & corporations	15,456	21,209
Deposits of United States Government	40	28
Deposits of States and political subdivisions in the United States	291	168
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	134	158
TOTAL DEPOSITS	$ 21,539	$ 26,536
Total demand deposits	$ 5,972	$ 5,295
Total time and savings deposits	$ 15,567	$ 21,241
Federal funds purchased and securities sold under agreements to repurchase	-0-	257
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	54	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	224	372
TOTAL LIABILITIES	$ 21,817	$ 27,165
Subordinated notes and debentures	-0-	-0-
Common Stock	700	700
Surplus	750	750
Undivided profits	681	717
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,131	$ 2,167
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 23,948	$ 29,332

BRUCETON MILLS, BRUCETON BANK

President, Ward F. Thomas — Cashier, Ronald D. Fike

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,696	$ 1,906
U. S. Treasury securities	2,686	2,203
Obligations of other U. S. Government agencies and corporations	4,721	8,787
Obligations of States and political subdivisions in the Unites States	3,627	2,765
Other bonds, notes, and debentures	248	-0-
Federal Reserve stock and corporate stock	21	21
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	700	3,220
Loans, Net	20,010	18,064
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	445	402
Real estate owned other than bank premises	64	65
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	283	369
TOTAL ASSETS	$ 34,501	$ 37,802

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,911	$ 4,227
Time & savings deposits of individuals, partnerships, & corporations	22,102	25,818
Deposits of United States Government	3	9
Deposits of States and political subdivisions in the United States	540	292
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	246	332
TOTAL DEPOSITS	$ 27,802	$ 30,678
Total demand deposits	$ 5,314	$ 4,735
Total time and savings deposits	$ 22,488	$ 25,943
Federal funds purchased and securities sold under agreements to repurchase	3,255	3,429
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	264	308
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	464	578
TOTAL LIABILITIES	$ 31,785	$ 34,993
Subordinated notes and debentures	25	-0-
Common Stock	266	266
Surplus	422	422
Undivided profits	2,003	2,121
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,691	$ 2,809
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 34,501	$ 37,802

BUCKHANNON, ADRIAN BUCKHANNON BANK

President, V. Russell Freed — Cashier, Gloria R. Hamner

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 7,940	$ 3,513
U. S. Treasury securities	5,815	5,520
Obligations of other U. S. Government agencies and corporations	2,159	3,149
Obligations of States and political subdivisions in the Unites States	9,222	9,564
Other bonds, notes, and debentures.	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities.	-0-	-0-
Federal funds sold and securities purchased under agreements to resell.	400	5,750
Loans, Net.	35,098	37,645
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises.	1,037	1,212
Real estate owned other than bank premises.	3	9
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding.	-0-	-0-
Other assets.	777	1,118
TOTAL ASSETS	$ 62,451	$ 67,480

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 11,186	$ 13,657
Time & savings deposits of individuals, partnerships, & corporations.	41,392	43,974
Deposits of United States Government.	62	21
Deposits of States and political subdivisions in the United States.	4,201	4,086
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks.	-0-	-0-
Certified and officers' checks.	418	335
TOTAL DEPOSITS	$ 57,259	$ 62,073
Total demand deposits.	$ 12,348	$ 14,227
Total time and savings deposits.	$ 44,911	$ 47,846
Federal funds purchased and securities sold under agreements to repurchase.	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	292	65
Other liabilities for borrowed money.	-0-	2
Mortgage indebtedness and liability for capitalized leases.	-0-	50
Bank's liability on acceptances executed and outstanding.	-0-	-0-
Other liabilities	714	894
TOTAL LIABILITIES.	$ 58,265	$ 63,084
Subordinated notes and debentures	-0-	-0-
Common Stock.	260	260
Surplus	1,500	1,500
Undivided profits	2,426	2,636
Reserve for contingencies and other capital reserves.	-0-	-0-
TOTAL EQUITY CAPITAL	$ 4,186	$ 4,396
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 62,451	$ 67,480

CAIRO, FARMERS AND MERCHANTS BANK OF CAIRO

President, T. L. Holipski — Cashier, Donna L. Washburn

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 208	$ 232
U. S. Treasury securities	982	1,131
Obligations of other U. S. Government agencies and corporations	200	350
Obligations of States and political subdivisions in the Unites States	462	406
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	75	422
Loans, Net	3,537	3,415
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	70	58
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	53	64
TOTAL ASSETS	$ 5,587	$ 6,078

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 847	$ 962
Time & savings deposits of individuals, partnerships, & corporations	3,389	3,516
Deposits of United States Government	-0-	-0-
Deposits of States and political subdivisions in the United States	648	664
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	14	113
TOTAL DEPOSITS	$ 4,898	$ 5,255
Total demand deposits	$ 866	$ 1,087
Total time and savings deposits	$ 4,032	$ 4,168
Federal funds purchased and securities sold under agreements to repurchase	-0-	39
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	21	52
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	68	91
TOTAL LIABILITIES	$ 4,987	$ 5,437
Subordinated notes and debentures	-0-	-0-
Common Stock	25	25
Surplus	260	300
Undivided profits	315	316
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 600	$ 641
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 5,587	$ 6,078

CEREDO, FIRST BANK OF CEREDO

President, Floyd H. Stark — Cashier, Frank E. Plymale

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 10,562	$ 12,985
U. S. Treasury securities	6,647	7,431
Obligations of other U. S. Government agencies and corporations	4,100	3,400
Obligations of States and political subdivisions in the Unites States	11,523	8,384
Other bonds, notes, and debentures	5	5
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,200	6,300
Loans, Net	47,283	47,516
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,699	2,581
Real estate owned other than bank premises	169	219
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	2,011	1,681
TOTAL ASSETS	$ 85,199	$ 90,502

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 12,702	$ 10,790
Time & savings deposits of individuals, partnerships, & corporations	57,847	65,069
Deposits of United States Government	54	71
Deposits of States and political subdivisions in the United States	4,646	3,234
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	105	-0-
Certified and officers' checks	503	243
TOTA DEPOSITS	$ 75,857	$ 79,407
Total demand deposits	$ 13,602	$ 11,738
Total time and savings deposits	$ 62,255	$ 67,669
Federal funds purchased and securities sold under agreements to repurchase	1,650	3,420
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	1,143	1,089
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	1,294	1,514
TOTAL LIABILITIES	$ 79,944	$ 85,430
Subordinated notes and debentures	-0-	-0-
Common Stock	521	545
Surplus	2,563	2,789
Undivided profits	2,117	1,682
Reserve for contingencies and other capital reserves	54	56
TOTAL EQUITY CAPITAL	$ 5,255	$ 5,072
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 85,199	$ 90,502

CHAPMANVILLE, BANK OF CHAPMANVILLE

President, Daniel W. Rhodes — Cashier, Jo Ann Farmer

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$	$ 1,110
U. S. Treasury securities		231
Obligations of other U. S. Government agencies and corporations		1,625
Obligations of States and political subdivisions in the Unites States		-0-
Other bonds, notes, and debentures		-0-
Federal Reserve stock and corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		200
Loans, Net		3,503
Lease financing receivables		-0-
Bank premises, furniture and fixtures, and other assets representing bank premises		750
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		195
TOTAL ASSETS	$	$ 7,614

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$	$ 1,931
Time & savings deposits of individuals, partnerships, & corporations		4,007
Deposits of United States Government		-0-
Deposits of States and political subdivisions in the United States		-0-
Deposits of foreign governments and official institutions		-0-
Deposits of commercial banks		-0-
Certified and officers' checks		43
TOTAL DEPOSITS	$	$ 5,981
Total demand deposits	$ 1,974	
Total time and savings deposits	$ 4,007	
Federal funds purchased and securities sold under agreements to repurchase		-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury		-0-
Other liabilities for borrowed money		-0-
Mortgage indebtedness and liability for capitalized leases		-0-
Bank's liability on acceptances executed and outstanding		-0-
Other liabilities		67
TOTAL LIABILITIES	$	$ 6,048
Subordinated notes and debentures		-0-
Common Stock		600
Surplus		450
Undivided profits		516
Reserve for contingencies and other capital reserves		-0-
TOTAL EQUITY CAPITAL	$	$ 1,566
TOTAL LIABILITIES AND EQUITY CAPITAL	$	$ 7,614

CHARLESTON, BANK OF WEST VIRGINIA

President, Thomas E. Neal — Cashier, Robert E. Epperly

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 4,282	$ 4,148
U. S. Treasury securities	4,390	5,083
Obligations of other U. S. Government agencies and corporations	9,599	10,100
Obligations of States and political subdivisions in the Unites States	19,992	19,728
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	5,300	9,200
Loans, Net	60,456	59,384
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,460	1,432
Real estate owned other than bank premises	66	72
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	1,567	1,670
TOTAL ASSETS	$ 107,112	$ 110,817

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 24,732	$ 21,509
Time & savings deposits of individuals, partnerships, & corporations	67,467	75,139
Deposits of United States Government	-0-	81
Deposits of States and political subdivisions in the United States	2,736	497
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	731	879
TOTAL DEPOSITS	$ 95,666	$ 98,105
Total demand deposits	$ 26,178	$ 22,966
Total time and savings deposits	$ 69,488	$ 75,139
Federal funds purchased and securities sold under agreements to repurchase	-0-	452
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	501	256
Other liabilities for borrowed money	73	73
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	1,383	1,838
TOTAL LIABILITIES	$ 97,623	$ 100,724
Subordinated notes and debentures	-0-	-0-
Common Stock	512	512
Surplus	2,692	3,000
Undivided profits	6,255	6,581
Reserve for contingencies and other capital reserves	30	-0-
TOTAL EQUITY CAPITAL	$ 9,489	$ 10,093
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 107,112	$ 110,817

CHARLESTON, THE GUARANTY BANK

President, James M. Sutton — Cashier, Richard L. Jordan

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,090	$ 716
U. S. Treasury securities	1,563	1,540
Obligations of other U. S. Government agencies and corporations	282	285
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	-0-
Loans, Net	6,892	5,868
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	718	862
Real estate owned other than bank premises	116	65
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	332	220
TOTAL ASSETS	$ 10,993	$ 9,556

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,608	$ 2,151
Time & savings deposits of individuals, partnerships, & corporations	5,189	4,986
Deposits of United States Government	56	-0-
Deposits of States and political subdivisions in the United States	1,084	509
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	111	82
TOTAL DEPOSITS	$ 9,048	$ 7,728
Total demand deposits	$ 2,884	$ 2,342
Total time and savings deposits	$ 6,164	$ 5,386
Federal funds purchased and securities sold under agreements to repurchase	750	475
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	52	130
TOTAL LIABILITIES	$ 9,850	$ 8,333
Subordinated notes and debentures	-0-	-0-
Common Stock	302	302
Surplus	523	523
Undivided profits	318	398
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,143	$ 1,223
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 10,993	$ 9,556

CHARLESTON, SOUTH HILLS BANK

President, Larry L. Dawson — Cashier, James D. Miller

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 735	$ 893
U. S. Treasury securities	1,198	1,099
Obligations of other U. S. Government agencies and corporations	4,998	5,798
Obligations of States and political subdivisions in the Unites States	1,282	1,665
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,400	1,650
Loans, Net	7,711	8,455
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	485	485
Real estate owned other than bank premises	29	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	208	298
TOTAL ASSETS	$ 18,046	$ 20,343

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,338	$ 3,258
Time & savings deposits of individuals, partnerships, & corporations	11,769	14,055
Deposits of United States Government	1	1
Deposits of States and political subdivisions in the United States	603	353
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	145	165
TOTAL DEPOSITS	$ 15,856	$ 17,832
Total demand deposits	$ 3,487	$ 3,478
Total time and savings deposits	$ 12,369	$ 14,354
Federal funds purchased and securities sold under agreements to repurchase	560	608
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	44	59
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	185	301
TOTAL LIABILITIES	$ 16,645	$ 18,800
Subordinated notes and debentures	-0-	-0-
Common Stock	350	350
Surplus	350	350
Undivided profits	701	843
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,401	$ 1,543
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 18,046	$ 20,343

CHARLES TOWN, BANK OF CHARLES TOWN

President, Donald S. Smith

Cashier, Donald S. Smith

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,595	$ 1,928
U. S. Treasury securities	6,796	8,186
Obligations of other U. S. Government agencies and corporations	904	1,627
Obligations of States and political subdivisions in the Unites States	4,823	5,033
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,400	2,300
Loans, Net	19,789	20,806
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	532	511
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	368	581
TOTAL ASSETS	$ 37,207	$ 40,972

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 8,482	$ 6,247
Time & savings deposits of individuals, partnerships, & corporations	24,120	29,623
Deposits of United States Government	20	17
Deposits of States and political subdivisions in the United States	611	361
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	345	638
TOTAL DEPOSITS	$ 33,578	$ 36,886
Total demand deposits	$ 9,117 $ 7,261	
Total time and savings deposits	$ 24,461 $ 29,625	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	422	635
TOTAL LIABILITIES	$ 34,000	$ 37,521
Subordinated notes and debentures	-0-	-0-
Common Stock	600	600
Surplus	1,000	1,000
Undivided profits	1,584	1,828
Reserve for contingencies and other capital reserves	23	23
TOTAL EQUITY CAPITAL	$ 3,207	$ 3,451
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 37,207	$ 40,972

CHARLES TOWN, PEOPLES BANK OF CHARLES TOWN

President, C. Manning Smith — Cashier, J. H. K. Christman

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,142	$ 1,260
U. S. Treasury securities	249	755
Obligations of other U. S. Government agencies and corporations	1,112	2,977
Obligations of States and political subdivisions in the Unites States	2,883	5,158
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	18	19
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,200	160
Loans, Net	14,161	14,856
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	366	394
Real estate owned other than bank premises	-0-	121
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	18	454
TOTAL ASSETS	$ 23,149	$ 26,154

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 5,837	$ 3,831
Time & savings deposits of individuals, partnerships, & corporations	13,817	17,663
Deposits of United States Government	26	34
Deposits of States and political subdivisions in the United States	842	1,105
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	239	271
TOTAL DEPOSITS	$ 20,761	$ 22,904
Total demand deposits	$ 6,144	$ 4,441
Total time and savings deposits	$ 14,617	$ 18,463
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	354	1,027
TOTAL LIABILITIES	$ 21,115	$ 23,931
Subordinated notes and debentures	-0-	-0-
Common Stock	220	220
Surplus	400	400
Undivided profits	1,361	1,550
Reserve for contingencies and other capital reserves	53	53
TOTAL EQUITY CAPITAL	$ 2,034	$ 2,223
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 23,149	$ 26,154

CLARKSBURG, CLARKSBURG COMMUNITY BANK

President, David E. Brock — Cashier, Christy W. Butera

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,578	$ 1,414
U. S. Treasury securities	2,649	3,447
Obligations of other U. S. Government agencies and corporations	3,942	3,300
Obligations of States and political subdivisions in the Unites States	2,146	2,089
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	100	-0-
Loans, Net	10,268	11,393
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	342	332
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	258	274
TOTAL ASSETS	$ 21,283	$ 22,249

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,902	$ 4,003
Time & savings deposits of individuals, partnerships, & corporations	13,369	14,987
Deposits of United States Government	134	65
Deposits of States and political subdivisions in the United States	978	810
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	203	152
TOTAL DEPOSITS	$ 19,586	$ 20,017
Total demand deposits	$ 5,418	$ 4,344
Total time and savings deposits	$ 14,168	$ 15,673
Federal funds purchased and securities sold under agreements to repurchase	-0-	400
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	143	189
TOTAL LIABILITIES	$ 19,729	$ 20,606
Subordinated notes and debentures	-0-	-0-
Common Stock	576	576
Surplus	576	576
Undivided profits	402	488
Reserve for contingencies and other capital reserves	-0-	3
TOTAL EQUITY CAPITAL	$ 1,554	$ 1,643
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 21,283	$ 22,249

CLARKSBURG, THE LOWNDES BANK

President, John C. Hanner

Cashier, J. Harvey Tucker

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 5,808	$ 18,701
U. S. Treasury securities	12,388	6,526
Obligations of other U. S. Government agencies and corporations	-0-	10,336
Obligations of States and political subdivisions in the Unites States	14,036	15,357
Other bonds, notes, and debentures	9,526	501
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	15,600	19,585
Loans, Net	88,933	97,906
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	2,482	2,399
Real estate owned other than bank premises	121	73
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	1,627	2,840
TOTAL ASSETS	$ 150,521	$ 174,224

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 26,216	$ 34,213
Time & savings deposits of individuals, partnerships, & corporations	92,726	104,799
Deposits of United States Government	74	112
Deposits of States and political subdivisions in the United States	4,744	5,728
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	378	316
Certified and officers' checks	734	1,030
TOTAL DEPOSITS	$ 124,872	$ 146,198
Total demand deposits	$ 27,946	$ 36,246
Total time and savings deposits	$ 96,926	$109,952
Federal funds purchased and securities sold under agreements to repurchase	13,295	15,190
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	318	191
Other liabilities for borrowed money	243	189
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	1,452	1,995
TOTAL LIABILITIES	$ 140,180	$ 163,763
Subordinated notes and debentures	-0-	-0-
Common Stock	2,996	2,996
Surplus	3,104	3,104
Undivided profits	3,811	3,931
Reserve for contingencies and other capital reserves	430	430
TOTAL EQUITY CAPITAL	$ 10,341	$ 10,461
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 150,521	$ 174,224

CLARKSBURG, THE OAK MOUND BANK

President, James M. Yarbrough — Cashier, Donald E. Atchison

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,673	$ 2,108
U. S. Treasury securities	484	397
Obligations of other U. S. Government agencies and corporations	2,106	2,004
Obligations of States and political subdivisions in the Unites States	-0-	353
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	300	655
Loans, Net	2,949	3,089
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	493	493
Real estate owned other than ba k premises	-0-	29
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	136	162
TOTAL ASSETS	$ 8,141	$ 9,290

LIABILITIES

Demand deposits of individuals, partnerships and corporations			$ 1,928	$ 2,013
Time & savings deposits of individuals, partnerships, & corporations			4,259	5,275
Deposits of United States Government			200	9
Deposits of States and political subdivisions in the United States			266	656
Deposits of foreign governments and official institutions			-0-	-0-
Deposits of commercial banks			-0-	-0-
Certified and officers' checks			36	95
TOTAL DEPOSITS			$ 6,689	$ 8,048
Total demand deposits	$ 2,164	$ 2,153		
Total time and savings deposits	$ 4,525	$ 5,895		
Federal funds purchased and securities sold under agreements to repurchase			339	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury			-0-	-0-
Other liabilities for borrowed money			-0-	-0-
Mortgage indebtedness and liability for capitalized leases			-0-	-0-
Bank's liability on acceptances executed and outstanding			-0-	-0-
Other liabilities			86	115
TOTAL LIABILITIES			$ 7,114	$ 8,163
Subordinated notes and debentures			-0-	-0-
Common Stock			400	400
Surplus			600	600
Undivided profits			27	127
Reserve for contingencies and other capital reserves			-0-	-0-
TOTAL EQUITY CAPITAL			$ 1,027	$ 1,127
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 8,141	$ 9,290

CLAY, CLAY COUNTY BANK

President, W. M. Smith — Cashier, J. D. Morris

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,171	$ 1,305
U. S. Treasury securities	2,974	2,876
Obligations of other U. S. Government agencies and corporations	296	1,186
Obligations of States and political subdivisions in the Unites States	4,899	4,702
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	5,100	4,700
Loans, Net	8,979	10,513
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	358	514
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	-0-	5
TOTAL ASSETS	$ 23,777	$ 25,801

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,618	$ 4,138
Time & savings deposits of individuals, partnerships, & corporations	14,626	16,677
Deposits of United States Government	24	3
Deposits of States and political subdivisions in the United States	1,785	1,857
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	49	83
TOTAL DEPOSITS	$ 21,102	$ 22,758
Total demand deposits	$ 5,075	$ 4,378
Total time and savings deposits	$ 16,027	$ 18,380
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	103	53
TOTAL LIABILITIES	$ 21,205	$ 22,811
Subordinated notes and debentures	-0-	-0-
Common Stock	500	500
Surplus	1,000	1,000
Undivided profits	1,072	1,490
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,572	$ 2,990
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 23,777	$ 25,801

CLENDENIN, THE FARMERS & CITIZENS STATE BANK

President, David Abbott — Cashier, Thomas Starbuck

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,461	$ 1,583
U. S. Treasury securities	1,207	1,697
Obligations of other U. S. Government agencies and corporations	3,655	5,802
Obligations of States and political subdivisions in the Unites States	3,952	3,791
Other bonds, notes, and debentures	100	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,200	3,450
Loans, Net	11,975	10,889
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	309	293
Real estate owned other than bank premises	-0-	60
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	390	518
TOTAL ASSETS	$ 25,249	$ 28,083

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,467	$ 4,200
Time & savings deposits of individuals, partnerships, & corporations	18,121	21,257
Deposits of United States Government	10	1
Deposits of States and political subdivisions in the United States	66	107
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	84	35
TOTAL DEPOSITS	$ 22,748	$ 25,600
Total demand deposits	$ 4,627	$ 4,343
Total time and savings deposits	$ 18,121	$ 21,257
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	598	412
TOTAL LIABILITIES	$ 23,346	$ 26,012
Subordinated notes and debentures	-0-	-0-
Common Stock	294	294
Surplus	276	276
Undivided profits	1,333	1,501
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,903	$ 2,071
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 25,249	$ 28,083

CROSS LANES, THE BANK OF CROSS LANES

President, R. S. Whitaker — Cashier, Barbara S. Pringle

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,106	$ 1,763
U. S. Treasury securities	300	298
Obligations of other U. S. Government agencies and corporations	4,197	3,998
Obligations of States and political subdivisions in the Unites States	2,730	3,132
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	125	660
Loans, Net	12,294	12,637
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	504	472
Real estate owned other than bank premises	191	358
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	448	386
TOTAL ASSETS	$ 22,895	$ 23,704

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 5,024	$ 4,685
Time & savings deposits of individuals, partnerships, & corporations	14,422	13,922
Deposits of United States Government	2	8
Deposits of States and political subdivisions in the United States	888	2,463
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	140	140
TOTAL DEPOSITS	$ 20,476	$ 21,218
Total demand deposits	$ 5,203	$ 4,833
Total time and savings deposits	$ 15,273	$ 16,385
Federal funds purchased and securities sold under agreements to repurchase	-0-	48
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	728	634
Mortgage indebtedness and liability for capitalized leases	138	101
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	8	31
TOTAL LIABILITIES	$ 21,350	$ 22,032
Subordinated notes and debentures	-0-	-0-
Common Stock	679	679
Surplus	275	295
Undivided profits	591	698
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,545	$ 2,672
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 22,895	$ 23,704

DANVILLE, BANK OF DANVILLE

President, Clarence C. White — Cashier, Deborah K. Laurent

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,419	$ 2,259
U. S. Treasury securities	3,552	2,809
Obligations of other U. S. Government agencies and corporations	3,612	3,101
Obligations of States and political subdivisions in the Unites States	5,739	7,815
Other bonds, notes, and debentures	1,500	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,775	50
Loans, Net	19,282	23,521
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,039	1,057
Real estate owned other than bank premises	386	41
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	320	397
TOTAL ASSETS	$ 39,624	$ 41,050

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,982	$ 6,992
Time & savings deposits of individuals, partnerships, & corporations	23,356	25,807
Deposits of United States Government	-0-	-0-
Deposits of States and political subdivisions in the United States	4,977	2,917
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	230	345
TOTAL DEPOSITS	$ 35,545	$ 36,061
Total demand deposits	$ 7,972	$ 7,662
Total time and savings deposits	$ 27,573	$ 28,399
Federal funds purchased and securities sold under agreements to repurchase	125	159
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	225	443
TOTAL LIABILITIES	$ 35,895	$ 36,663
Subordinated notes and debentures	70	34
Common Stock	566	566
Surplus	854	1,000
Undivided profits	2,239	2,787
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,659	$ 4,353
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 39,624	$ 41,050

DUNBAR, THE BANK OF DUNBAR

President, T. A. McCarty — Cashier, James M. Berner

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,727	$ 4,992
U. S. Treasury securities	5,269	6,833
Obligations of other U. S. Government agencies and corporations	10,433	9,795
Obligations of States and political subdivisions in the Unites States	9,671	9,202
Other bonds, notes, and debentures	-0-	2,415
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,960	2,385
Loans, Net	33,054	33,930
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	2,587	2,545
Real estate owned other than bank premises	42	38
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	881	1,177
TOTAL ASSETS	$ 66,624	$ 73,312

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 12,206	$ 13,215
Time & savings deposits of individuals, partnerships, & corporations	44,738	50,613
Deposits of United States Government	305	366
Deposits of States and political subdivisions in the United States	2,540	1,294
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	261	610
TOTAL DEPOSITS	$ 60,050	$ 66,098
Total demand deposits	$ 12,582	$ 14,005
Total time and savings deposits	$ 47,468	$ 52,093
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	215	142
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	134	104
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	1,127	1,490
TOTAL LIABILITIES	$ 61,526	$ 67,834
Subordinated notes and debentures	-0-	-0-
Common Stock	600	600
Surplus	1,800	1,800
Undivided profits	2,698	3,078
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 5,098	$ 5,478
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 66,624	$ 73,312

DUNBAR, COMMUNITY BANKING & SAVINGS CO.

President, Bill R. Russell — Cashier, Joan Belcher

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 609	$ 1,580
U. S. Treasury securities	100	300
Obligations of other U. S. Government agencies and corporations	2,667	4,867
Obligations of States and political subdivisions in the Unites States	994	694
Other bonds, notes, and debentures.	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities.	-0-	-0-
Federal funds sold and securities purchased under agreements to resell.	1,350	125
Loans, Net.	3,499	3,416
Lease financing receivables	83	71
Bank premises, furniture and fixtures, and other assets representing bank premises.	198	217
Real estate owned other than bank premises.	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding.	-0-	-0-
Other assets.	146	246
TOTAL ASSETS	$ 9,646	$ 11,516

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,196	$ 2,326
Time & savings deposits of individuals, partnerships, & corporations.	5,473	6,524
Deposits of United States Government.	5	106
Deposits of States and political subdivisions in the United States.	271	128
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks.	-0-	-0-
Certified and officers' checks.	87	162
TOTAL DEPOSITS	$ 8,032	$ 9,246
Total demand deposits.	$ 2,351	$ 2,616
Total time and savings deposits.	$ 5,681	$ 6,630
Federal funds purchased and securities sold under agreements to repurchase.	619	1,147
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money.	-0-	-0-
Mortgage indebtedness and liability for capitalized leases.	-0-	-0-
Bank's liability on acceptances executed and outstanding.	-0-	-0-
Other liabilities	90	141
TOTAL LIABILITIES.	$ 8,741	$ 10,534
Subordinated notes and debentures	-0-	-0-
Common Stock.	200	200
Surplus	200	200
Undivided profits	505	582
Reserve for contingencies and other capital reserves.	-0-	-0-
TOTAL EQUITY CAPITAL	$ 905	$ 982
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 9,646	$ 11,516

FAIRVIEW, THE BANK OF WADESTOWN

President, Brian K. Wilson — Cashier, Craig E. Morris

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 623	$ 1,138
U. S. Treasury securities	2,680	1,520
Obligations of other U. S. Government agencies and corporations	902	3,902
Obligations of States and political subdivisions in the Unites States	456	656
Other bonds, notes, and debentures	650	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	500	1,200
Loans, Net	4,381	4,207
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	159	181
Real estate owned other than bank premises	16	18
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	19	11
TOTAL ASSETS	$ 10,386	$ 12,833

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,736	$ 2,009
Time & savings deposits of individuals, partnerships, & corporations	5,540	8,568
Deposits of United States Government	16	7
Deposits of States and political subdivisions in the United States	958	629
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	45	53
TOTAL DEPOSITS	$ 9,295	$ 11,266
Total demand deposits	$ 2,894	$ 2,143
Total time and savings deposits	$ 6,401	$ 9,123
Federal funds purchased and securities sold under agreements to repurchase	-0-	326
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	-0-	34
TOTAL LIABILITIES	$ 9,295	$ 11,626
Subordinated notes and debentures	-0-	-0-
Common Stock	100	100
Surplus	500	500
Undivided profits	491	607
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,091	$ 1,207
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 10,386	$ 12,833

ELEANOR, THE BUFFALO BANK

President, Anna Belle Brown

Cashier, Anna Belle Brown

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,038	$ 1,117
U. S. Treasury securities	2,496	1,922
Obligations of other U. S. Government agencies and corporations	734	834
Obligations of States and political subdivisions in the Unites States	3,911	4,597
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	8	8
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	450	1,525
Loans, Net	9,438	9,974
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	101	111
Real estate owned other than bank premises	3	1
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	42	6
TOTAL ASSETS	$ 18,221	$ 20,095

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,805	$ 3,400
Time & savings deposits of individuals, partnerships, & corporations	11,820	13,998
Deposits of United States Government	22	12
Deposits of States and political subdivisions in the United States	382	137
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	60	32
TOTAL DEPOSITS	$ 16,089	$ 17,579
Total demand deposits	$ 4,029 $ 3,529	
Total time and savings deposits	$ 12,060 $ 14,050	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	-0-	-0-
TOTAL LIABILITIES	$ 16,089	$ 17,579
Subordinated notes and debentures	-0-	-0-
Common Stock	50	50
Surplus	200	200
Undivided profits	1,882	2,266
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,132	$ 2,516
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 18,221	$ 20,095

ELIZABETH, WIRT COUNTY BANK

President, E. C. Andrick — Cashier, G. Warren Sullivan

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 535	$ 599
U. S. Treasury securities	3,081	4,377
Obligations of other U. S. Government agencies and corporations	1,282	1,099
Obligations of States and political subdivisions in the Unites States	1,424	1,435
Other bonds, notes, and debentures	50	50
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	450	750
Loans, Net	4,656	4,392
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	65	83
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	180	236
TOTAL ASSETS	$ 11,723	$ 13,021

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,317	$ 2,108
Time & savings deposits of individuals, partnerships, & corporations	7,033	8,475
Deposits of United States Government	9	7
Deposits of States and political subdivisions in the United States	778	657
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	73	58
TOTAL DEPOSITS	$ 10,210	$ 11,305
Total demand deposits	$ 2,510	$ 2,274
Total time and savings deposits	$ 7,700	$ 9,031
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	73	123
TOTAL LIABILITIES	$ 10,283	$ 11,428
Subordinated notes and debentures	-0-	-0-
Common Stock	200	200
Surplus	400	400
Undivided profits	840	993
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,440	$ 1,593
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 11,723	$ 13,021

ELKINS, DAVIS TRUST COMPANY

President, Ralph E. Wilmoth — Treasurer, Robert N. Skinner

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,759	$ 2,038
U. S. Treasury securities	11,580	11,478
Obligations of other U. S. Government agencies and corporations	904	1,596
Obligations of States and political subdivisions in the Unites States	5,902	5,582
Other bonds, notes, and debentures	20	20
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	800	2,300
Loans, Net	27,831	27,509
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,662	2,250
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	359	608
TOTAL ASSETS	$ 50,817	$ 53,381

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 9,383	$ 8,227
Time & savings deposits of individuals, partnerships, & corporations	35,094	38,380
Deposits of United States Government	18	26
Deposits of States and political subdivisions in the United States	1,458	1,383
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	18	19
Certified and officers' checks	181	344
TOTAL DEPOSITS	$ 46,152	$ 48,379
Total demand deposits	$ 10,073 $ 8,855	
Total time and savings deposits	$ 36,079 $ 39,524	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	22	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	469	696
TOTAL LIABILITIES	$ 46,643	$ 49,075
Subordinated notes and debentures	-0-	-0-
Common Stock	2,000	2,000
Surplus	1,000	1,000
Undivided profits	1,174	1,306
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 4,174	$ 4,306
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 50,817	$ 53,381

FAIRMONT, THE SECURITY BANK

President, George Varkonda — Treasurer, Bernard F. Vingle

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 357	$ 269
U. S. Treasury securities	200	200
Obligations of other U. S. Government agencies and corporations	200	200
Obligations of States and political subdivisions in the Unites States	101	100
Other bonds, notes, and debentures	493	341
Federal Reserve stock and corporate stock	40	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,400	3,100
Loans, Net	4,960	4,969
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	49	83
Real estate owned other than bank premises	120	76
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	-0-	-0-
TOTAL ASSETS	$ 8,920	$ 9,338

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 190	$ 139
Time & savings deposits of individuals, partnerships, & corporations	7,043	7,558
Deposits of United States Government	-0-	-0-
Deposits of States and political subdivisions in the United States	747	663
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	-0-	-0-
TOTAL DEPOSITS	$ 7,980	$ 8,360
Total demand deposits	$ 262	$ 144
Total time and savings deposits	$ 7,718	$ 8,216
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	112	83
TOTAL LIABILITIES	$ 8,092	$ 8,443
Subordinated notes and debentures	-0-	-0-
Common Stock	100	100
Surplus	100	100
Undivided profits	628	695
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 828	$ 895
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 8,920	$ 9,338

FOLLANSBEE, BANK OF FOLLANSBEE

President, Jeffrey G. Quillen

Cashier, Jeffrey G. Quillen

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 436	$ 540
U. S. Treasury securities	1,693	1,396
Obligations of other U. S. Government agencies and corporations	653	1,652
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	2	2
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	50	200
Loans, Net	2,202	2,183
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	112	102
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	88	106
TOTAL ASSETS	$ 5,236	$ 6,181

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 1,004	$ 878
Time & savings deposits of individuals, partnerships, & corporations	3,287	4,324
Deposits of United States Government	8	3
Deposits of States and political subdivisions in the United States	45	49
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	21	14
TOTAL DEPOSITS	$ 4,365	$ 5,268
Total demand deposits	$ 1,066 $ 944	
Total time and savings deposits	$ 3,299 $ 4,324	
Federal funds purchased and securities sold under agreements to repurchase	50	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	84	116
TOTAL LIABILITIES	$ 4,499	$ 5,384
Subordinated notes and debentures	-0-	-0-
Common Stock	50	50
Surplus	150	150
Undivided profits	537	597
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 737	$ 797
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 5,236	$ 6,181

FRANKLIN, PENDLETON COUNTY BANK

President, Richard Homan — Cashier, Wilmer E. Botkin

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 900	$ 987
U. S. Treasury securities	200	200
Obligations of other U. S. Government agencies and corporations	4,500	6,500
Obligations of States and political subdivisions in the Unites States	6,777	7,351
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,650	2,700
Loans, Net	18,855	18,837
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	170	159
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	540	688
TOTAL ASSETS	$ 33,592	$ 37,422

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,470	$ 4,533
Time & savings deposits of individuals, partnerships, & corporations	22,541	27,567
Deposits of United States Government	125	140
Deposits of States and political subdivisions in the United States	1,002	1,191
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	128	110
TOTAL DEPOSITS	$ 30,266	$ 33,541
Total demand deposits	$ 7,021	$ 5,028
Total time and savings deposits	$ 23,245	$ 28,513
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	19	11
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	273	339
TOTAL LIABILITIES	$ 30,558	$ 33,891
Subordinated notes and debentures	-0-	-0-
Common Stock	75	75
Surplus	750	750
Undivided profits	2,209	2,706
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,034	$ 3,531
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 33,592	$ 37,422

GASSAWAY, BANK OF GASSAWAY

President, Harry L. Wright — Cashier, Jimmy H. McQuain

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 922	$ 2,562
U. S. Treasury securities	5,470	6,578
Obligations of other U. S. Government agencies and corporations	3,998	7,618
Obligations of States and political subdivisions in the Unites States	5,480	3,837
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	92	92
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	3,250	250
Loans, Net	16,123	17,872
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	125	131
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	467	658
TOTAL ASSETS	$ 35,927	$ 39,598

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,142	$ 5,619
Time & savings deposits of individuals, partnerships, & corporations	23,102	26,836
Deposits of United States Government	21	39
Deposits of States and political subdivisions in the United States	2,119	2,166
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	194	231
TOTAL DEPOSITS	$ 31,578	$ 34,891
Total demand deposits	$ 6,612 $ 6,037	
Total time and savings deposits	$ 24,966 $ 28,854	
Federal funds purchased and securities sold under agreements to repurchase	125	125
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	366	586
TOTAL LIABILITIES	$ 32,069	$ 35,602
Subordinated notes and debentures	-0-	-0-
Common Stock	1,000	1,000
Surplus	2,000	2,000
Undivided profits	858	996
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,858	$ 3,996
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 35,927	$ 39,598

GILBERT, GILBERT BANK AND TRUST

President, Carl B. Lambert, Jr. Cashier, Janice Miller

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,827	$ 3,682
U. S. Treasury securities	3,511	6,239
Obligations of other U. S. Government agencies and corporations	8,231	9,571
Obligations of States and political subdivisions in the Unites States	7,333	4,473
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,300	4,750
Loans, Net	15,494	16,369
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	637	608
Real estate owned other than bank premises	3	5
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	769	846
TOTAL ASSETS	$ 40,105	$ 46,543

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 9,320	$ 10,484
Time & savings deposits of individuals, partnerships, & corporations	26,480	30,550
Deposits of United States Government	88	46
Deposits of States and political subdivisions in the United States	302	365
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	10	-0-
Certified and officers' checks	165	283
TOTAL DEPOSITS	$ 36,365	$ 41,728
Total demand deposits	$ 9,685 $ 10,928	
Total time and savings deposits	$ 26,680 $ 30,800	
Federal funds purchased and securities sold under agreements to repurchase	-0-	744
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	1,064	929
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	310	538
TOTAL LIABILITIES	$ 37,739	$ 43,939
Subordinated notes and debentures	-0-	-0-
Common Stock	450	450
Surplus	1,250	1,300
Undivided profits	666	854
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,366	$ 2,604
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 40,105	$ 46,543

GLENVILLE, KANAWHA UNION BANK

President, Jack V. Stalnaker — Cashier, Thomas McPherson

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,235	$ 4,040
U. S. Treasury securities	6,181	8,424
Obligations of other U. S. Government agencies and corporations	1,100	2,318
Obligations of States and political subdivisions in the Unites States	7,068	7,768
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	3,650	5,275
Loans, Net	23,035	23,533
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	351	503
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	400	632
TOTAL ASSETS	$ 44,020	$ 52,493

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 7,948	$ 6,697
Time & savings deposits of individuals, partnerships, & corporations	28,442	33,218
Deposits of United States Government	14	1
Deposits of States and political subdivisions in the United States	2,706	1,519
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	276	263
TOTAL DEPOSITS	$ 39,386	$ 41,698
Total demand deposits	$ 8,935 $ 7,324	
Total time and savings deposits	$ 30,451 $ 34,374	
Federal funds purchased and securities sold under agreements to repurchase	-0-	5,039
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	100	322
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	380	659
TOTAL LIABILITIES	$ 39,866	$ 47,718
Subordinated notes and debentures	-0-	-0-
Common Stock	480	480
Surplus	1,020	1,020
Undivided profits	2,654	3,275
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 4,154	$ 4,775
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 44,020	$ 52,493

GRAFTON, THE BLUEVILLE BANK OF GRAFTON

President, Glen Harman

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 9,180	$ 10,473
U. S. Treasury securities	1,230	1,329
Obligations of other U. S. Government agencies and corporations	3,829	4,425
Obligations of States and political subdivisions in the Unites States	6,277	6,080
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	79	79
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,200	3,400
Loans, Net	26,911	29,195
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	871	760
Real estate owned other than bank premises	-0-	35
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	539	694
TOTAL ASSETS	$ 50,116	$ 56,470

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,719	$ 7,292
Time & savings deposits of individuals, partnerships, & corporations	32,987	38,061
Deposits of United States Government	17	8
Deposits of States and political subdivisions in the United States	4,452	5,074
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	400	-0-
Certified and officers' checks	327	222
TOTAL DEPOSITS	$ 44,902	$ 50,657
Total demand deposits	$ 7,175	$ 7,672
Total time and savings deposits	$ 37,727	$ 42,985
Federal funds purchased and securities sold under agreements to repurchase	-0-	440
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	882	773
Mortgage indebtedness and liability for capitalized leases	222	139
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	293	327
TOTAL LIABILITIES	$ 46,299	$ 52,336
Subordinated notes and debentures	-0-	-0-
Common Stock	1,476	1,477
Surplus	1,156	1,157
Undivided profits	1,185	1,500
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,817	$ 4,134
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 50,116	$ 56,470

GRANTSVILLE, THE CALHOUN COUNTY BANK

President, F. F. McCoy

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,344	$ 2,291
U. S. Treasury securities	2,711	2,501
Obligations of other U. S. Government agencies and corporations	2,284	2,607
Obligations of States and political subdivisions in the Unites States	3,816	3,349
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	3,075	1,600
Loans, Net	18,953	21,414
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	602	685
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	373	548
TOTAL ASSETS	$ 33,158	$ 34,995

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,322	$ 4,690
Time & savings deposits of individuals, partnerships, & corporations	22,630	25,688
Deposits of United States Government	2	-0-
Deposits of States and political subdivisions in the United States	807	961
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	241	192
TOTAL DEPOSITS	$ 30,002	$ 31,531
Total demand deposits	$ 7,011	$ 5,389
Total time and savings deposits	$ 22,991	$ 26,142
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	324	380
TOTAL LIABILITIES	$ 30,326	$ 31,911
Subordinated notes and debentures	-0-	-0-
Common Stock	304	304
Surplus	529	529
Undivided profits	1,784	2,036
Reserve for contingencies and other capital reserves	215	215
TOTAL EQUITY CAPITAL	$ 2,832	$ 3,084
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 33,158	$ 34,995

GREENVILLE, BANK OF GREENVILLE

President, Harold G. Dowdy — Cashier, Curtis Ballard

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 247	$ 243
U. S. Treasury securities	812	1,152
Obligations of other U. S. Government agencies and corporations	305	514
Obligations of States and political subdivisions in the Unites States	340	238
Other bonds, notes, and debentures	200	-0-
Federal Reserve stock and corporate stock	8	8
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	750	400
Loans, Net	2,478	2,726
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	125	117
Real estate owned other than bank premises	-0-	5
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	19	11
TOTAL ASSETS	$ 5,284	$ 5,414

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 1,134	$ 1,028
Time & savings deposits of individuals, partnerships, & corporations	3,092	3,592
Deposits of United States Government	1	2
Deposits of States and political subdivisions in the United States	538	217
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	6	15
TOTAL DEPOSITS	$ 4,771	$ 4,854
Total demand deposits	$ 1,256 $ 1,136	
Total time and savings deposits	$ 3,515 $ 3,718	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	-0-	16
TOTAL LIABILITIES	$ 4,771	$ 4,870
Subordinated notes and debentures	-0-	-0-
Common Stock	48	48
Surplus	220	220
Undivided profits	245	276
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 513	$ 544
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 5,284	$ 5,414

HARMAN, THE STOCKMANS BANK OF HARMAN

President, Gary R. Cooper

Cashier, Gary R. Cooper

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 515	$ 755
U. S. Treasury securities	1,178	1,696
Obligations of other U. S. Government agencies and corporations	-0-	-0-
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures.	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities.	-0-	-0-
Federal funds sold and securities purchased under agreements to resell.	1,000	525
Loans, Net.	1,929	1,987
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises.	36	44
Real estate owned other than bank premises.	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding.	-0-	-0-
Other assets.	-0-	-0-
TOTAL ASSETS	$ 4,658	$ 5,007

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 1,847	$ 1,696
Time & savings deposits of individuals, partnerships, & corporations.	2,224	2,609
Deposits of United States Government.	1	-0-
Deposits of States and political subdivisions in the United States.	16	26
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks.	-0-	-0-
Certified and officers' checks.	24	11
TOTAL DEPOSITS	$ 4,112	$ 4,342
Total demand deposits.	$ 1,879 $ 1,722	
Total time and savings deposits.	$ 2,233 $ 2,620	
Federal funds purchased and securities sold under agreements to repurchase.	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money.	-0-	-0-
Mortgage indebtedness and liability for capitalized leases.	-0-	-0-
Bank's liability on acceptances executed and outstanding.	-0-	-0-
Other liabilities	1	-0-
TOTAL LIABILITIES.	$ 4,113	$ 4,342
Subordinated notes and debentures	-0-	-0-
Common Stock.	25	25
Surplus	200	200
Undivided profits	318	438
Reserve for contingencies and other capital reserves.	2	2
TOTAL EQUITY CAPITAL	$ 545	$ 665
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 4,658	$ 5,007

HARPERS FERRY, BANK OF HARPERS FERRY

President, J. Donald Eackles — Cashier, Charles Wm. LeMaster

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 319	$ 327
U. S. Treasury securities	998	1,198
Obligations of other U. S. Government agencies and corporations	351	301
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures.	-0-	-0-
Federal Reserve stock and corporate stock	12	12
Trading account securities.	-0-	-0-
Federal funds sold and securities purchased under agreements to resell.	625	870
Loans, Net.	3,420	3,491
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises.	227	217
Real estate owned other than bank premises.	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding.	-0-	-0-
Other assets.	55	73
TOTAL ASSETS	$ 6,007	$ 6,489

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 963	$ 876
Time & savings deposits of individuals, partnerships, & corporations.	3,747	4,019
Deposits of United States Government.	2	2
Deposits of States and political subdivisions in the United States.	460	361
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks.	-0-	323
Certified and officers' checks.	69	33
TOTAL DEPOSITS	$ 5,241	$ 5,614
Total demand deposits.	$ 1,210	$ 987
Total time and savings deposits.	$ 4,031	$ 4,627
Federal funds purchased and securities sold under agreements to repurchase.	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money.	-0-	-0-
Mortgage indebtedness and liability for capitalized leases.	-0-	-0-
Bank's liability on acceptances executed and outstanding.	-0-	-0-
Other liabilities	92	140
TOTAL LIABILITIES.	$ 5,333	$ 5,754
Subordinated notes and debentures	-0-	-0-
Common Stock.	200	200
Surplus	200	200
Undivided profits	274	335
Reserve for contingencies and other capital reserves.	-0-	-0-
TOTAL EQUITY CAPITAL	$ 674	$ 735
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 6,007	$ 6,489

HARRISVILLE, THE UNION BANK OF HARRISVILLE

President, H. G. Hardbarger — Cashier, Enos E. McDougal

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,253	$ 3,180
U. S. Treasury securities	4,910	2,648
Obligations of other U. S. Government agencies and corporations	3,446	4,248
Obligations of States and political subdivisions in the Unites States	3,148	2,751
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,200	3,000
Loans, Net	10,880	11,447
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	296	403
Real estate owned other than bank premises	26	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	18	105
TOTAL ASSETS	$ 25,177	$ 27,782

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 5,085	$ 4,064
Time & savings deposits of individuals, partnerships, & corporations	16,560	19,509
Deposits of United States Government	23	33
Deposits of States and political subdivisions in the United States	1,044	1,486
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	21	31
TOTAL DEPOSITS	$ 22,733	$ 25,123
Total demand deposits	$ 5,569 $ 4,532	
Total time and savings deposits	$ 17,164 $ 20,591	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	60	48
TOTAL LIABILITIES	$ 22,793	$ 25,171
Subordinated notes and debentures	-0-	-0-
Common Stock	400	400
Surplus	1,000	1,000
Undivided profits	712	877
Reserve for contingencies and other capital reserves	272	334
TOTAL EQUITY CAPITAL	$ 2,384	$ 2,611
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 25,177	$ 27,782

HUNDRED, BANK OF HUNDRED

President, C. C. Spitznogle — Cashier, Gene Davisson

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,060	$ 1,391
U. S. Treasury securities	5,109	6,083
Obligations of other U. S. Government agencies and corporations	-0-	-0-
Obligations of States and political subdivisions in the Unites States	3,469	3,183
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,100	1,400
Loans, Net	6,730	6,913
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	156	152
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	21	12
TOTAL ASSETS	$ 17,645	$ 19,134

LIABILITIES

Demand deposits of individuals, partnerships and corporations			$ 3,796	$ 3,127
Time & savings deposits of individuals, partnerships, & corporations			11,550	13,277
Deposits of United States Government			13	12
Deposits of States and political subdivisions in the United States			91	89
Deposits of foreign governments and official institutions			-0-	-0-
Deposits of commercial banks			-0-	-0-
Certified and officers' checks			95	146
TOTAL DEPOSITS			$ 15,545	$ 16,651
Total demand deposits	$ 3,937	$ 3,311		
Total time and savings deposits	$ 11,608	$ 13,340		
Federal funds purchased and securities sold under agreements to repurchase			-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury			-0-	-0-
Other liabilities for borrowed money			-0-	-0-
Mortgage indebtedness and liability for capitalized leases			-0-	-0-
Bank's liability on acceptances executed and outstanding			-0-	-0-
Other liabilities			-0-	-0-
TOTAL LIABILITIES			$ 15,545	$ 16,651
Subordinated notes and debentures			-0-	-0-
Common Stock			100	100
Surplus			700	700
Undivided profits			1,300	1,683
Reserve for contingencies and other capital reserves			-0-	-0-
TOTAL EQUITY CAPITAL			$ 2,100	$ 2,483
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 17,645	$ 19,134

HUNTINGTON, HUNTINGTON TRUST & SAVINGS BANK

President, William G. Powers — Cashier, Robert L. Hardwick

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 6,397	$ 7,437
U. S. Treasury securities	2,007	2,006
Obligations of other U. S. Government agencies and corporations	14,737	13,834
Obligations of States and political subdivisions in the Unites States	9,034	8,414
Other bonds, notes, and debentures	510	2,401
Federal Reserve stock and corporate stock	83	83
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	6,900
Loans, Net	44,149	41,595
Lease financing receivables	601	450
Bank premises, furniture and fixtures, and other assets representing bank premises	1,806	1,863
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	1,304	1,370
TOTAL ASSETS	$ 80,628	$ 86,353

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 16,154	$ 15,296
Time & savings deposits of individuals, partnerships, & corporations	50,959	54,953
Deposits of United States Government	73	210
Deposits of States and political subdivisions in the United States	2,730	1,873
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	158	244
Certified and officers' checks	1,733	791
TOTAL DEPOSITS	$ 71,807	$ 73,367
Total demand deposits	$ 18,346	$ 16,914
Total time and savings deposits	$ 53,461	$ 56,453
Federal funds purchased and securities sold under agreements to repurchase	2,186	6,289
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	778	428
TOTAL LIABILITIES	$ 74,771	$ 80,084
Subordinated notes and debentures	-0-	-0-
Common Stock	750	750
Surplus	2,000	2,000
Undivided profits	3,107	3,519
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 5,857	$ 6,269
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 80,628	$ 86,353

HUNTINGTON, THE SECURITY BANK OF HUNTINGTON

President, Robert H. Beymer — Cashier, David P. Reed

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 6,341	$ 14,572
U. S. Treasury securities	5,551	2,798
Obligations of other U. S. Government agencies and corporations	13,940	19,441
Obligations of States and political subdivisions in the Unites States	11,883	11,648
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	93
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	3,127	1,000
Loans, Net	54,149	56,099
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	4,093	4,201
Real estate owned other than bank premises	41	34
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	1,674	2,378
TOTAL ASSETS	$ 100,799	$ 112,264

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 17,299	$ 15,108
Time & savings deposits of individuals, partnerships, & corporations	62,095	72,467
Deposits of United States Government	377	210
Deposits of States and political subdivisions in the United States	3,180	3,381
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	200	143
Certified and officers' checks	739	1,164
TOTAL DEPOSITS	$ 83,890	$ 92,473
Total demand deposits	$ 19,795	$ 17,411
Total time and savings deposits	$ 64,095	$ 75,062
Federal funds purchased and securities sold under agreements to repurchase	6,681	9,612
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	2,256	1,984
Mortgage indebtedness and liability for capitalized leases	25	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	1,500	1,434
TOTAL LIABILITIES	$ 94,352	$ 105,503
Subordinated notes and debentures	1,000	1,000
Common Stock	550	550
Surplus	1,450	1,450
Undivided profits	3,293	3,761
Reserve for contingencies and other capital reserves	154	-0-
TOTAL EQUITY CAPITAL	$ 5,447	$ 5,761
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 100,799	$ 112,264

HUNTINGTON, THE TWENTIETH STREET BANK

President, Lawrence R. Smith — Cashier, B. C. McGinnis, III

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 5,702	$ 12,258
U. S. Treasury securities	27,951	26,505
Obligations of other U. S. Government agencies and corporations	11,885	11,323
Obligations of States and political subdivisions in the Unites States	24,185	25,079
Other bonds, notes, and debentures	260	260
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	1,100
Loans, Net	51,255	58,369
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	3,799	4,156
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	1,431	2,375
TOTAL ASSETS	$ 126,468	$ 141,425

LIABILITIES

Demand deposits of individuals, partnerships and corporations			$ 23,547	$ 18,590
Time & savings deposits of individuals, partnerships, & corporations			82,254	94,581
Deposits of United States Government			69	217
Deposits of States and political subdivisions in the United States			2,629	4,197
Deposits of foreign governments and official institutions			-0-	-0-
Deposits of commercial banks			232	61
Certified and officers' checks			442	1,228
TOTAL DEPOSITS			$ 109,173	$ 118,874
Total demand deposits	$ 25,168	$ 20,398		
Total time and savings deposits	$ 84,005	$ 98,476		
Federal funds purchased and securities sold under agreements to repurchase			4,439	8,409
Interest-bearing demand notes (note balances) issued to the U. S. Treasury			-0-	-0-
Other liabilities for borrowed money			-0-	-0-
Mortgage indebtedness and liability for capitalized leases			160	120
Bank's liability on acceptances executed and outstanding			-0-	-0-
Other liabilities			1,026	1,939
TOTAL LIABILITIES			$ 114,798	$ 129,342
Subordinated notes and debentures			-0-	-0-
Common Stock			1,500	1,500
Surplus			7,500	7,500
Undivided profits			2,670	3,083
Reserve for contingencies and other capital reserves			-0-	-0-
TOTAL EQUITY CAPITAL			$ 11,670	$ 12,083
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 126,468	$ 141,425

HURRICANE, PUTNAM COUNTY BANK

President, L. L. Wilson — Cashier, J. R. Wilson

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 4,210	$ 3,767
U. S. Treasury securities	7,982	10,835
Obligations of other U. S. Government agencies and corporations	200	200
Obligations of States and political subdivisions in the Unites States	8,182	11,162
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	39	39
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,000	1,500
Loans, Net	35,452	35,502
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	747	707
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	390	642
TOTAL ASSETS	$ 59,202	$ 64,354

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 9,889	$ 9,330
Time & savings deposits of individuals, partnerships, & corporations	39,214	45,844
Deposits of United States Government	57	27
Deposits of States and political subdivisions in the United States	3,869	2,585
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	359	178
TOTAL DEPOSITS	$ 53,388	$ 57,964
Total demand deposits	$ 10,809	$ 10,023
Total time and savings deposits	$ 42,579	$ 47,941
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	40	925
TOTAL LIABILITIES	$ 53,428	$ 58,889
Subordinated notes and debentures	-0-	-0-
Common Stock	300	300
Surplus	1,000	1,000
Undivided profits	4,330	4,021
Reserve for contingencies and other capital reserves	144	144
TOTAL EQUITY CAPITAL	$ 5,774	$ 5,465
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 59,202	$ 64,354

IAEGER, THE BANK OF IAEGER

President, A. J. Signaigo

Cashier, D[illegible]d P. Morgan

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,539	$ 2,427
U. S. Treasury securities	3,817	3,610
Obligations of other U. S. Government agencies and corporations	801	1,304
Obligations of States and political subdivisions in the Unites States	10,238	9,430
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	-0-
Loans, Net	6,151	6,540
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	586	550
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	269	272
TOTAL ASSETS	$ 23,401	$ 24,133

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 7,433	$ 7,324
Time & savings deposits of individuals, partnerships, & corporations	11,920	12,102
Deposits of United States Government	8	6
Deposits of States and political subdivisions in the United States	57	34
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	126	184
TOTAL DEPOSITS	$ 19,544	$ 19,650
Total demand deposits	$ 7,624 $ 7,548	
Total time and savings deposits	$ 11,920 $ 12,102	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	152	158
TOTAL LIABILITIES	$ 19,696	$ 19,808
Subordinated notes and debentures	-0-	-0-
Common Stock	500	500
Surplus	1,000	1,000
Undivided profits	2,105	2,725
Reserve for contingencies and other capital reserves	100	100
TOTAL EQUITY CAPITAL	$ 3,705	$ 4,325
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 23,401	$ 24,133

KEYSER, FARMERS AND MERCHANTS BANK OF KEYSER

President, N. Howard Rogers — Cashier, Glen A. Ryan

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,717	$ 1,456
U. S. Treasury securities	1,016	1,292
Obligations of other U. S. Government agencies and corporations	6,110	8,603
Obligations of States and political subdivisions in the Unites States	5,941	5,751
Other bonds, notes, and debentures	21	22
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,550	3,400
Loans, Net	24,673	24,438
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	341	382
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	450	711
TOTAL ASSETS	$ 42,819	$ 46,055

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,852	$ 6,065
Time & savings deposits of individuals, partnerships, & corporations	29,484	33,449
Deposits of United States Government	1	16
Deposits of States and political subdivisions in the United States	1,448	1,480
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	397	146
TOTAL DEPOSITS	$ 38,182	$ 41,156
Total demand deposits	$ 7,511	$ 6,389
Total time and savings deposits	$ 30,671	$ 34,767
Federal funds purchased and securities sold under agreements to repurchase	40	25
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	166	160
Other liabilities for borrowed money	179	123
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	613	677
TOTAL LIABILITIES	$ 39,180	$ 42,141
Subordinated notes and debentures	-0-	-0-
Common Stock	642	1,287
Surplus	1,088	1,091
Undivided profits	1,909	1,536
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,639	$ 3,914
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 42,819	$ 46,055

LAVALETTE, LAVALLETTE STATE BANK

President, Auxier L. Marcum — Cashier, Glenna A. Staley

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$	$ 381
U. S. Treasury securities		100
Obligations of other U. S. Government agencies and corporations		1,250
Obligations of States and political subdivisions in the Unites States		-0-
Other bonds, notes, and debentures		-0-
Federal Reserve stock and corporate stock		-0-
Trading account securities		-0-
Federal funds sold and securities purchased under agreements to resell		940
Loans, Net		757
Lease financing receivables		-0-
Bank premises, furniture and fixtures, and other assets representing bank premises		481
Real estate owned other than bank premises		-0-
Investments in unconsolidated subsidiaries and associated companies		-0-
Customers' liability to this bank on acceptances outstanding		-0-
Other assets		194
TOTAL ASSETS	$	$ 4,103

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$	$ 721
Time & savings deposits of individuals, partnerships, & corporations			1,318
Deposits of United States Government			19
Deposits of States and political subdivisions in the United States			539
Deposits of foreign governments and official institutions			-0-
Deposits of commercial banks			-0-
Certified and officers' checks			26
TOTAL DEPOSITS		$	$ 2,623
Total demand deposits	$ 766		
Total time and savings deposits	$ 1,857		
Federal funds purchased and securities sold under agreements to repurchase			-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury			-0-
Other liabilities for borrowed money			-0-
Mortgage indebtedness and liability for capitalized leases			-0-
Bank's liability on acceptances executed and outstanding			-0-
Other liabilities			41
TOTAL LIABILITIES		$	$ 2,664
Subordinated notes and debentures			-0-
Common Stock			570
Surplus			428
Undivided profits			441
Reserve for contingencies and other capital reserves			-0-
TOTAL EQUITY CAPITAL		$	$ 1,439
TOTAL LIABILITIES AND EQUITY CAPITAL		$	$ 4,103

LEWISBURG, GREENBRIER VALLEY BANK

President, Philip L. McLaughlin — Cashier, Mrs. Corrine P. Grizzel

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,808	$ 2,131
U. S. Treasury securities	3,354	4,341
Obligations of other U. S. Government agencies and corporations	1,900	2,700
Obligations of States and political subdivisions in the Unites States	3,921	4,988
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	28	28
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,250	1,625
Loans, Net	19,243	19,536
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	986	844
Real estate owned other than bank premises	60	102
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	386	735
TOTAL ASSETS	$ 34,936	$ 37,030

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 7,689	$ 8,399
Time & savings deposits of individuals, partnerships, & corporations	19,918	22,374
Deposits of United States Government	53	44
Deposits of States and political subdivisions in the United States	2,992	1,746
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	412	334
TOTAL DEPOSITS	$ 31,064	$ 32,897
Total demand deposits	$ 8,659	$ 9,259
Total time and savings deposits	$ 22,405	$ 23,638
Federal funds purchased and securities sold under agreements to repurchase	100	100
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	830	720
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	397	584
TOTAL LIABILITIES	$ 32,391	$ 34,301
Subordinated notes and debentures	-0-	-0-
Common Stock	365	365
Surplus	557	557
Undivided profits	1,551	1,734
Reserve for contingencies and other capital reserves	72	73
TOTAL EQUITY CAPITAL	$ 2,545	$ 2,729
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 34,936	$ 37,030

LOGAN, LOGAN BANK & TRUST COMPANY

President, Frank Oakley — Cashier, Herman McCrary

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 3,044	$ 1,855
U. S. Treasury securities	698	499
Obligations of other U. S. Government agencies and corporations	2,200	2,500
Obligations of States and political subdivisions in the Unites States	14,174	11,975
Other bonds, notes, and debentures	201	1,202
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	3,051
Loans, Net	18,473	19,292
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	905	1,573
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	442	454
TOTAL ASSETS	$ 40,137	$ 42,401

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 10,236	$ 10,485
Time & savings deposits of individuals, partnerships, & corporations	16,500	22,407
Deposits of United States Government	220	97
Deposits of States and political subdivisions in the United States	8,172	4,597
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	275	182
TOTAL DEPOSITS	$ 35,403	$ 37,768
Total demand deposits	$ 11,456	$ 11,848
Total time and savings deposits	$ 23,947	$ 25,920
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	50	25
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	716	402
TOTAL LIABILITIES	$ 36,169	$ 38,195
Subordinated notes and debentures	-0-	-0-
Common Stock	500	500
Surplus	1,000	1,000
Undivided profits	2,468	2,411
Reserve for contingencies and other capital reserves	-0-	295
TOTAL EQUITY CAPITAL	$ 3,968	$ 4,206
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 40,137	$ 42,401

LOST CREEK, THE HARRISON COUNTY BANK

President, Isaac H. Maxwell — Cashier, Wilson B. Winters

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 767	$ 1,161
U. S. Treasury securities	1,250	1,350
Obligations of other U. S. Government agencies and corporations	2,745	4,609
Obligations of States and political subdivisions in the Unites States	2,167	2,397
Other bonds, notes, and debentures	100	100
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,450	1,400
Loans, Net	9,140	9,355
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	707	701
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	11	19
TOTAL ASSETS	$ 18,337	$ 21,092

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,965	$ 2,831
Time & savings deposits of individuals, partnerships, & corporations	12,935	15,697
Deposits of United States Government	54	70
Deposits of States and political subdivisions in the United States	521	414
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	69	72
TOTAL DEPOSITS	$ 16,544	$ 19,084
Total demand deposits	$ 3,109	$ 2,987
Total time and savings deposits	$ 13,435	$ 16,097
Federal funds purchased and securities sold under agreements to repurchase	-0-	85
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	22	17
TOTAL LIABILITIES	$ 16,566	$ 19,186
Subordinated notes and debentures	-0-	-0-
Common Stock	160	160
Surplus	900	900
Undivided profits	686	821
Reserve for contingencies and other capital reserves	25	25
TOTAL EQUITY CAPITAL	$ 1,771	$ 1,906
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 18,337	$ 21,092

MAN, THE BANK OF MAN

President, Vernon E. Harrison — Cashier, Charles Gary Ellis

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,436	$ 3,265
U. S. Treasury securities	1,957	4,038
Obligations of other U. S. Government agencies and corporations	3,526	4,032
Obligations of States and political subdivisions in the Unites States	5,711	5,903
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	3,525	3,760
Loans, Net	13,906	13,960
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	465	648
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	295	411
TOTAL ASSETS	$ 31,821	$ 36,017

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 8,222	$ 7,780
Time & savings deposits of individuals, partnerships, & corporations	19,609	22,956
Deposits of United States Government	5	1
Deposits of States and political subdivisions in the United States	93	50
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	289	308
TOTAL DEPOSITS	$ 28,218	$ 31,095
Total demand deposits	$ 8,568	$ 8,124
Total time and savings deposits	$ 19,650	$ 22,971
Federal funds purchased and securities sold under agreements to repurchase	-0-	485
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	223	481
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	356	490
TOTAL LIABILITIES	$ 28,797	$ 32,551
Subordinated notes and debentures	-0-	-0-
Common Stock	225	225
Surplus	400	400
Undivided profits	2,399	2,841
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,024	$ 3,466
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 31,821	$ 36,017

MANNINGTON, FIRST EXCHANGE BANK

President, George W. May — Cashier, Robert W. Mobley

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,335	$ 1,958
U. S. Treasury securities	1,650	1,436
Obligations of other U. S. Government agencies and corporations	1,825	3,450
Obligations of States and political subdivisions in the Unites States	2,312	2,397
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	3,100	3,300
Loans, Net	11,167	12,977
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	576	600
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	122	67
TOTAL ASSETS	$ 22,087	$ 26,185

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,173	$ 3,974
Time & savings deposits of individuals, partnerships, & corporations	15,689	19,613
Deposits of United States Government	5	6
Deposits of States and political subdivisions in the United States	398	471
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	83	106
TOTAL DEPOSITS	$ 20,348	$ 24,170
Total demand deposits	$ 4,372	$ 4,155
Total time and savings deposits	$ 15,976	$ 20,015
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	41	41
TOTAL LIABILITIES	$ 20,389	$ 24,211
Subordinated notes and debentures	-0-	-0-
Common Stock	100	100
Surplus	1,100	1,100
Undivided profits	458	734
Reserve for contingencies and other capital reserves	40	40
TOTAL EQUITY CAPITAL	$ 1,698	$ 1,974
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 22,087	$ 26,185

MARLINTON, BANK OF MARLINTON

President, Harry L. Sheets — Cashier, Robert L. Mann

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 840	$ 999
U. S. Treasury securities	3,014	3,518
Obligations of other U. S. Government agencies and corporations	3,600	4,850
Obligations of States and political subdivisions in the Unites States	3,297	3,882
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,100	1,100
Loans, Net	7,905	8,118
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	383	359
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	22	19
TOTAL ASSETS	$ 20,161	$ 22,845

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,631	$ 4,701
Time & savings deposits of individuals, partnerships, & corporations	12,677	15,317
Deposits of United States Government	12	20
Deposits of States and political subdivisions in the United States	854	757
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	159	88
TOTAL DEPOSITS	$ 18,333	$ 20,883
Total demand deposits	$ 5,096	$ 4,975
Total time and savings deposits	$ 13,237	$ 15,908
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	-0-	-0-
TOTAL LIABILITIES	$ 18,333	$ 20,883
Subordinated notes and debentures	-0-	-0-
Common Stock	200	200
Surplus	300	300
Undivided profits	1,328	1,462
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,828	$ 1,962
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 20,161	$ 22,845

MARTINSBURG, MERCHANTS & FARMERS BANK

President, John L. Nadenbousch

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,224	$ 3,531
U. S. Treasury securities	2,919	2,186
Obligations of other U. S. Government agencies and corporations	2,308	4,192
Obligations of States and political subdivisions in the Unites States	4,036	4,027
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,425	1,600
Loans, Net	13,897	15,172
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	791	777
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	390	393
TOTAL ASSETS	$ 27,990	$ 31,878

LIABILITIES

Demand deposits of individuals, partnerships and corporations			$ 6,147	$ 4,581
Time & savings deposits of individuals, partnerships, & corporations			18,451	23,163
Deposits of United States Government			15	12
Deposits of States and political subdivisions in the United States			583	1,075
Deposits of foreign governments and official institutions			-0-	-0-
Deposits of commercial banks			-0-	-0-
Certified and officers' checks			187	120
TOTAL DEPOSITS			$ 25,383	$ 28,951
Total demand deposits	$ 6,596	$ 5,041		
Total time and savings deposits	$ 18,787	$ 23,910		
Federal funds purchased and securities sold under agreements to repurchase			-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury			-0-	-0-
Other liabilities for borrowed money			-0-	-0-
Mortgage indebtedness and liability for capitalized leases			-0-	-0-
Bank's liability on acceptances executed and outstanding			-0-	-0-
Other liabilities			423	566
TOTAL LIABILITIES			$ 25,806	$ 29,517
Subordinated notes and debentures			-0-	-0-
Common Stock			200	200
Surplus			1,000	1,000
Undivided profits			984	1,161
Reserve for contingencies and other capital reserves			-0-	-0-
TOTAL EQUITY CAPITAL			$ 2,184	$ 2,361
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 27,990	$ 31,878

McMECHEN, BANK OF McMECHEN

President, William G. Summers — Cashier, Linda Miller

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,144	$ 1,195
U. S. Treasury securities	720	1,133
Obligations of other U. S. Government agencies and corporations	3,476	3,577
Obligations of States and political subdivisions in the Unites States	1,092	979
Other bonds, notes, and debentures	850	500
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	250	500
Loans, Net	7,319	6,816
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	394	371
Real estate owned other than bank premises	-0-	83
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	207	226
TOTAL ASSETS	$ 15,452	$ 15,380

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,341	$ 1,585
Time & savings deposits of individuals, partnerships, & corporations	8,926	11,040
Deposits of United States Government	22	15
Deposits of States and political subdivisions in the United States	2,634	979
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	93	118
TOTAL DEPOSITS	$ 14,016	$ 13,737
Total demand deposits	$ 2,583	$ 1,862
Total time and savings deposits	$ 11,433	$ 11,875
Federal funds purchased and securities sold under agreements to repurchase	-0-	100
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	152	179
TOTAL LIABILITIES	$ 14,168	$ 14,016
Subordinated notes and debentures	-0-	-0-
Common Stock	540	594
Surplus	300	300
Undivided profits	321	347
Reserve for contingencies and other capital reserves	123	123
TOTAL EQUITY CAPITAL	$ 1,284	$ 1,364
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 15,452	$ 15,380

MIDDLEBOURNE, TYLER COUNTY BANK

President, Gary R. Davis — Cashier, Patricia G. Mason

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 601	$ 802
U. S. Treasury securities	1,004	1,970
Obligations of other U. S. Government agencies and corporations	2,254	2,733
Obligations of States and political subdivisions in the Unites States	1,220	1,212
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,100	850
Loans, Net	5,970	6,328
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	310	296
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	9	7
TOTAL ASSETS	$ 12,468	$ 14,198

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,370	$ 2,125
Time & savings deposits of individuals, partnerships, & corporations	7,517	9,711
Deposits of United States Government	10	5
Deposits of States and political subdivisions in the United States	1,088	1,163
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	315	2
Certified and officers' checks	241	46
TOTAL DEPOSITS	$ 11,541	$ 13,052
Total demand deposits	$ 3,247	$ 2,607
Total time and savings deposits	$ 8,294	$ 10,445
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	68	128
TOTAL LIABILITIES	$ 11,609	$ 13,180
Subordinated notes and debentures	-0-	-0-
Common Stock	100	100
Surplus	150	150
Undivided profits	609	768
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 859	$ 1,018
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 12,468	$ 14,198

MILL CREEK, BANK OF MILL CREEK

President, James E. Wallace — Cashier, Andrew T. Doig

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 780	$ 1,479
U. S. Treasury securities	2,148	2,122
Obligations of other U. S. Government agencies and corporations	1,519	2,203
Obligations of States and political subdivisions in the Unites States	1,140	1,106
Other bonds, notes, and debentures	-0-	237
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	600	1,150
Loans, Net	4,810	5,664
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	159	164
Real estate owned other than bank premises	7	7
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	154	226
TOTAL ASSETS	$ 11,317	$ 14,358

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,504	$ 3,553
Time & savings deposits of individuals, partnerships, & corporations	7,126	8,338
Deposits of United States Government	15	11
Deposits of States and political subdivisions in the United States	550	1,132
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	54	70
TOTAL DEPOSITS	$ 10,249	$ 13,104
Total demand deposits	$ 2,808	$ 3,775
Total time and savings deposits	$ 7,441	$ 9,329
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	63	187
TOTAL LIABILITIES	$ 10,312	$ 13,291
Subordinated notes and debentures	-0-	-0-
Common Stock	100	100
Surplus	200	200
Undivided profits	705	767
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,005	$ 1,067
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 11,317	$ 14,358

MILT[illegible], BANK OF MILTON

President, Harold E. Jackson — Cashier, Katherine C. Windsor

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,390	$ 2,084
U. S. Treasury securities	1,901	3,303
Obligations of other U. S. Government agencies and corporations	1,650	1,234
Obligations of States and political subdivisions in the Unites States	5,923	5,925
Other bonds, notes, and debentures	964	-0-
Federal Reserve stock and corporate stock	2	2
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,750	1,545
Loans, Net	16,927	18,797
Lease financing receivables	29	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	565	554
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	292	404
TOTAL ASSETS	$ 31,393	$ 33,848

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,201	$ 4,661
Time & savings deposits of individuals, partnerships, & corporations	19,945	23,755
Deposits of United States Government	8	8
Deposits of States and political subdivisions in the United States	896	873
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	208	89
TOTAL DEPOSITS	$ 27,258	$ 29,386
Total demand deposits	$ 6,635	$ 4,893
Total time and savings deposits	$ 20,623	$ 24,493
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	291	525
TOTAL LIABILITIES	$ 27,549	$ 29,911
Subordinated notes and debentures	350	-0-
Common Stock	500	500
Surplus	1,000	1,000
Undivided profits	1,665	2,426
Reserve for contingencies and other capital reserves	329	11
TOTAL EQUITY CAPITAL	$ 3,494	$ 3,937
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 31,393	$ 33,848

MILTON, MILTON TRI-COUNTY BANK

President, Darrell Clagg

Cashier, Roger W. Enslin

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 366	$ 614
U. S. Treasury securities	-0-	-0-
Obligations of other U. S. Government agencies and corporations	-0-	693
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	600	-0-
Loans, Net	1,602	2,806
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	499	512
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	12	72
TOTAL ASSETS	$ 3,079	$ 4,697

LIABILITIES

Demand deposits of individuals, partnerships and corporations			$ 717	$ 889
Time & savings deposits of individuals, partnerships, & corporations			1,583	2,953
Deposits of United States Government			1	-0-
Deposits of States and political subdivisions in the United States			-0-	111
Deposits of foreign governments and official institutions			-0-	-0-
Deposits of commercial banks			-0-	-0-
Certified and officers' checks			25	65
TOTAL DEPOSITS			$ 2,326	$ 4,018
Total demand deposits	$ 743	$ 955		
Total time and savings deposits	$ 1,583	$ 3,063		
Federal funds purchased and securities sold under agreements to repurchase			-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury			-0-	-0-
Other liabilities for borrowed money			-0-	-0-
Mortgage indebtedness and liability for capitalized leases			60	50
Bank's liability on acceptances executed and outstanding			-0-	-0-
Other liabilities			32	64
TOTAL LIABILITIES			$ 2,418	$ 4,132
Subordinated notes and debentures			-0-	-0-
Common Stock			400	400
Surplus			200	200
Undivided profits			61	(35)
Reserve for contingencies and other capital reserves			-0-	-0-
TOTAL EQUITY CAPITAL			$ 661	$ 565
TOTAL LIABILITIES AND EQUITY CAPITAL			$ 3,079	$ 4,697

MORGANTOWN, FARMERS' AND MERCHANTS' BANK

President, Russell S. Newman — Cashier, Gary Bebout

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 4,763	$ 6,315
U. S. Treasury securities	7,170	12,734
Obligations of other U. S. Government agencies and corporations	19,190	29,539
Obligations of States and political subdivisions in the Unites States	13,876	14,126
Other bonds, notes, and debentures	5	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	6,200	8,450
Loans, Net	58,731	54,239
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,921	1,830
Real estate owned other than bank premises	101	83
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	910	-0-
Other assets	1,494	2,296
TOTAL ASSETS	$ 114,361	$ 129,612

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 24,218	$ 19,017
Time & savings deposits of individuals, partnerships, & corporations	61,929	72,228
Deposits of United States Government	17	5
Deposits of States and political subdivisions in the United States	4,074	4,730
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	373	351
Certified and officers' checks	818	1,438
TOTAL DEPOSITS	$ 91,429	$ 97,769
Total demand deposits	$ 26,856	$ 23,342
Total time and savings deposits	$ 64,573	$ 74,427
Federal funds purchased and securities sold under agreements to repurchase	10,247	19,468
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	331	202
Mortgage indebtedness and liability for capitalized leases	187	160
Bank's liability on acceptances executed and outstanding	910	-0-
Other liabilities	1,362	1,818
TOTAL LIABILITIES	$ 104,466	$ 119,417
Subordinated notes and debentures	-0-	-0-
Common Stock	2,049	2,051
Surplus	3,693	3,697
Undivided profits	4,153	4,447
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 9,895	$ 10,195
TOTAL LIABILITIES AND EQUITY CAPITAL	114,361	$ 129,612

MOUNDSVILLE, MERCANTILE BANKING & TRUST CO.

President, C. Michael Blair — Cashier, Dale D. Knutsen, Jr.

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 4,306	$ 3,304
U. S. Treasury securities	5,129	6,752
Obligations of other U. S. Government agencies and corporations	7,947	9,845
Obligations of States and political subdivisions in the Unites States	14,856	13,843
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,475	2,950
Loans, Net	29,253	27,036
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,186	1,489
Real estate owned other than bank premises	33	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	795	984
TOTAL ASSETS	$ 64,980	$ 66,203

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 9,704	$ 8,334
Time & savings deposits of individuals, partnerships, & corporations	37,951	46,695
Deposits of United States Government	65	59
Deposits of States and political subdivisions in the United States	7,830	2,570
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	388	441
TOTAL DEPOSITS	$ 55,938	$ 58,099
Total demand deposits	$ 10,464	$ 9,232
Total time and savings deposits	$ 45,474	$ 48,867
Federal funds purchased and securities sold under agreements to repurchase	2,050	735
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	700	630
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	630	830
TOTAL LIABILITIES	$ 59,318	$ 60,294
Subordinated notes and debentures	-0-	-0-
Common Stock	2,000	2,000
Surplus	1,100	1,100
Undivided profits	2,562	2,809
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 5,662	$ 5,909
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 64,980	$ 66,203

MOUNT HOPE, BANK OF MOUNT HOPE

President, Alan L. Susman

Cashier, Donald G. Mitchell

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,452	$ 1,036
U. S. Treasury securities	949	200
Obligations of other U. S. Government agencies and corporations	970	2,057
Obligations of States and political subdivisions in the Unites States	8,556	7,999
Other bonds, notes, and debentures	25	1,515
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,495	-0-
Loans, Net	14,184	13,751
Lease financing receivables	445	199
Bank premises, furniture and fixtures, and other assets representing bank premises	431	392
Real estate owned other than bank premises	480	798
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	890	931
TOTAL ASSETS	$ 29,877	$ 28,878

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 5,126	$ 3,937
Time & savings deposits of individuals, partnerships, & corporations	16,773	17,475
Deposits of United States Government	75	62
Deposits of States and political subdivisions in the United States	3,682	3,681
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	720	371
TOTAL DEPOSITS	$ 26,376	$ 25,526
Total demand deposits	$ 5,994 $ 4,417	
Total time and savings deposits	$ 20,382 $ 21,109	
Federal funds purchased and securities sold under agreements to repurchase	525	50
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	300	217
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	473	611
TOTAL LIABILITIES	$ 27,674	$ 26,404
Subordinated notes and debentures	310	310
Common Stock	900	1,026
Surplus	500	878
Undivided profits	377	230
Reserve for contingencies and other capital reserves	116	30
TOTAL EQUITY CAPITAL	$ 1,893	$ 2,164
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 29,877	$ 28,878

MULLENS, THE PEOPLES BANK OF MULLENS

President, William A. Davis

Cashier, C. W. Burdiss

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,935	$ 1,907
U. S. Treasury securities	8,505	8,842
Obligations of other U. S. Government agencies and corporations	6,200	7,583
Obligations of States and political subdivisions in the Unites States	9,420	12,249
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	72	72
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,500	5,000
Loans, Net	20,736	21,373
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	697	651
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	602	872
TOTAL ASSETS	$ 50,667	$ 58,549

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 7,267	$ 8,474
Time & savings deposits of individuals, partnerships, & corporations	36,407	42,422
Deposits of United States Government	4	3
Deposits of States and political subdivisions in the United States	1,243	1,131
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	287	269
TOTAL DEPOSITS	$ 45,208	$ 52,299
Total demand deposits	$ 7,711 $ 8,877	
Total time and savings deposits	$ 37,497 $ 43,422	
Federal funds purchased and securities sold under agreements to repurchase	150	150
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	919	1,268
TOTAL LIABILITIES	$ 46,277	$ 53,717
Subordinated notes and debentures	-0-	-0-
Common Stock	1,200	1,200
Surplus	1,200	1,200
Undivided profits	1,890	2,332
Reserve for contingencies and other capital reserves	100	100
TOTAL EQUITY CAPITAL	$ 4,390	$ 4,832
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 50,667	$ 58,549

NAUGATUCK, BANK OF MINCO

President, Robert Brewer — Cashier, Shirley Curry

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 948	$ 1,212
U. S. Treasury securities	1,242	2,244
Obligations of other U. S. Government agencies and corporations	1,143	2,186
Obligations of States and political subdivisions in the Unites States	67	718
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,790	575
Loans, Net	5,289	5,353
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	456	431
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	83	227
TOTAL ASSETS	$ 11,018	$ 12,946

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 1,959	$ 2,579
Time & savings deposits of individuals, partnerships, & corporations	6,675	8,039
Deposits of United States Government	10	21
Deposits of States and political subdivisions in the United States	1,036	844
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	180	139
TOTAL DEPOSITS	$ 9,860	$ 11,622
Total demand deposits	$ 2,340	$ 2,905
Total time and savings deposits	$ 7,520	$ 8,717
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	124	143
TOTAL LIABILITIES	$ 9,984	$ 11,765
Subordinated notes and debentures	-0-	-0-
Common Stock	400	400
Surplus	400	400
Undivided profits	234	381
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,034	$ 1,181
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 11,018	$ 12,946

NEWELL, NORTHERN HANCOCK BANK & TRUST CO.

President, Basil J. Mangano

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 339	$ 328
U. S. Treasury securities	1,301	1,001
Obligations of other U. S. Government agencies and corporations	-0-	1,149
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	550	1,000
Loans, Net	2,076	2,912
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	271	259
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	35	139
TOTAL ASSETS	$ 4,572	$ 6,788

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 527	$ 538
Time & savings deposits of individuals, partnerships, & corporations	2,092	3,217
Deposits of United States Government	-0-	-0-
Deposits of States and political subdivisions in the United States	1,161	1,951
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	58	184
TOTAL DEPOSITS	$ 3,838	$ 5,890
Total demand deposits	$ 596	$ 723
Total time and savings deposits	$ 3,242	$ 5,167
Federal funds purchased and securities sold under agreements to repurchase	-0-	67
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	49	119
TOTAL LIABILITIES	$ 3,887	$ 6,076
Subordinated notes and debentures	-0-	-0-
Common Stock	375	375
Surplus	200	200
Undivided profits	110	137
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 685	$ 712
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 4,572	$ 6,788

NEW HAVEN, MASON COUNTY BANK

President, A. K. McClung — Cashier, James H. Layne

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 644	$ 918
U. S. Treasury securities	2,926	4,131
Obligations of other U. S. Government agencies and corporations	-0-	-0-
Obligations of States and political subdivisions in the Unites States	2,496	2,503
Other bonds, notes, and debentures	-0-	79
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,015	1,245
Loans, Net	6,460	5,512
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	387	411
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	4	-0-
TOTAL ASSETS	$ 13,932	$ 14,799

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,595	$ 2,185
Time & savings deposits of individuals, partnerships, & corporations	9,158	10,935
Deposits of United States Government	16	13
Deposits of States and political subdivisions in the United States	618	416
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	108	33
TOTAL DEPOSITS	$ 12,495	$ 13,582
Total demand deposits	$ 2,916 $ 2,426	
Total time and savings deposits	$ 9,579 $ 11,156	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	-0-	-0-
TOTAL LIABILITIES	$ 12,495	$ 13,582
Subordinated notes and debentures	-0-	-0-
Common Stock	50	250
Surplus	300	300
Undivided profits	1,087	667
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,437	$ 1,217
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 13,932	$ 14,799

NEW MARTINSVILLE, NEW MARTINSVILLE BANK

President, J. Wells Eakin — Cashier, John J. Stoflinsky

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,512	$ 3,021
U. S. Treasury securities	1,390	393
Obligations of other U. S. Government agencies and corporations	1,601	2,601
Obligations of States and political subdivisions in the Unites States	1,727	2,475
Other bonds, notes, and debentures	450	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,110	2,160
Loans, Net	10,362	9,702
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	286	282
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	191	284
TOTAL ASSETS	$ 18,629	$ 20,918

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,455	$ 3,879
Time & savings deposits of individuals, partnerships, & corporations	10,635	11,832
Deposits of United States Government	92	200
Deposits of States and political subdivisions in the United States	1,313	2,901
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	60	106
TOTAL DEPOSITS	$ 16,555	$ 18,918
Total demand deposits	$ 4,732	$ 4,471
Total time and savings deposits	$ 11,823	$ 14,447
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	492	343
TOTAL LIABILITIES	$ 17,047	$ 19,261
Subordinated notes and debentures	-0-	-0-
Common Stock	150	150
Surplus	350	350
Undivided profits	1,028	1,157
Reserve for contingencies and other capital reserves	54	-0-
TOTAL EQUITY CAPITAL	$ 1,582	$ 1,657
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 18,629	$ 20,918

NITRO, BANK OF NITRO

President, J. E. Temple

Cashier, Robert R. Ferrell

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,495	$ 1,812
U. S. Treasury securities	6,416	6,415
Obligations of other U. S. Government agencies and corporations	-0-	4,142
Obligations of States and political subdivisions in the Unites States	1,231	980
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	4,000	7,730
Loans, Net	21,114	17,931
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,397	1,762
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	152	788
TOTAL ASSETS	$ 36,805	$ 41,560

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 7,221	$ 6,324
Time & savings deposits of individuals, partnerships, & corporations	26,292	30,144
Deposits of United States Government	9	7
Deposits of States and political subdivisions in the United States	192	494
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	212	186
TOTAL DEPOSITS	$ 33,926	$ 37,155
Total demand deposits	$ 7,589	$ 6,579
Total time and savings deposits	$ 26,337	$ 30,576
Federal funds purchased and securities sold under agreements to repurchase	-0-	310
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	156	748
TOTAL LIABILITIES	$ 34,082	$ 38,213
Subordinated notes and debentures	-0-	-0-
Common Stock	178	185
Surplus	410	410
Undivided profits	1,912	2,752
Reserve for contingencies and other capital reserves	223	-0-
TOTAL EQUITY CAPITAL	$ 2,723	$ 3,347
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 36,805	$ 41,560

OAK HILL, NEW RIVER BANKING & TRUST CO.

President, N. M. Steen — Cashier, Georgia Wallace

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,438	$ 1,948
U. S. Treasury securities	4,217	3,771
Obligations of other U. S. Government agencies and corporations	7,356	10,805
Obligations of States and political subdivisions in the Unites States	7,300	9,576
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,970	1,850
Loans, Net	19,453	20,314
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,314	1,274
Real estate owned other than bank premises	-0-	56
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	553	789
TOTAL ASSETS	$ 45,601	$ 50,383

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 7,091	$ 6,663
Time & savings deposits of individuals, partnerships, & corporations	31,502	37,099
Deposits of United States Government	410	361
Deposits of States and political subdivisions in the United States	1,502	409
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	197	286
TOTAL DEPOSITS	$ 40,702	$ 44,818
Total demand deposits	$ 8,123	$ 7,593
Total time and savings deposits	$ 32,579	$ 37,225
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	21	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	611	782
TOTAL LIABILITIES	$ 41,334	$ 45,600
Subordinated notes and debentures	-0-	-0-
Common Stock	480	480
Surplus	1,332	1,332
Undivided profits	2,387	2,903
Reserve for contingencies and other capital reserves	68	68
TOTAL EQUITY CAPITAL	$ 4,267	$ 4,783
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 45,601	$ 50,383

OCEANA, BANK OF OCEANA

President, W. C. Lugar — Cashier, D. R. Anderson

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,078	$ 1,258
U. S. Treasury securities	-0-	-0-
Obligations of other U. S. Government agencies and corporations	1,100	1,680
Obligations of States and political subdivisions in the Unites States	2,915	4,237
Other bonds, notes, and debertures.	-0-	73
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities.	-0-	-0-
Federal funds sold and securities purchased under agreements to resell.	2,730	4,000
Loans, Net.	9,923	10,302
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises.	213	456
Real estate owned other than bank premises.	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding.	-0-	-0-
Other assets.	44	38
TOTAL ASSETS	$ 18,003	$ 22,244

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,312	$ 3,964
Time & savings deposits of individuals, partnerships, & corporations.	10,764	12,993
Deposits of United States Government.	-0-	-0-
Deposits of States and political subdivisions in the United States.	1,146	1,927
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks.	-0-	-0-
Certified and officers' checks.	210	96
TOTAL DEPOSITS	$ 15,432	$ 18,980
Total demand deposits.	$ 3,810	$ 4,329
Total time and savings deposits.	$ 11,622	$ 14,651
Federal funds purchased and securities sold under agreements to repurchase.	-0-	227
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money.	144	127
Mortgage indebtedness and liability for capitalized leases.	-0-	-0-
Bank's liability on acceptances executed and outstanding.	-0-	-0-
Other liabilities	117	93
TOTAL LIABILITIES.	$ 15,693	$ 19,427
Subordinated notes and debentures	-0-	-0-
Common Stock.	298	298
Surplus	444	444
Undivided profits	1,568	2,075
Reserve for contingencies and other capital reserves.	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,310	$ 2,817
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 18,003	$ 22,244

PADEN CITY, THE BANK OF PADEN CITY

President, David L. Mendenhall — Cashier, William E. Vaughn

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 620	$ 1,445
U. S. Treasury securities	500	299
Obligations of other U. S. Government agencies and corporations	1,001	1,200
Obligations of States and political subdivisions in the Unites States	509	924
Other bonds, notes, and debentures.	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities.	-0-	-0-
Federal funds sold and securities purchased under agreements to resell.	950	875
Loans, Net.	5,279	5,644
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises.	338	352
Real estate owned other than bank premises.	17	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding.	-0-	-0-
Other assets.	117	151
TOTAL ASSETS	$ 9,331	$ 10,890

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 1,781	$ 1,227
Time & savings deposits of individuals, partnerships, & corporations.	5,245	6,328
Deposits of United States Government.	5	18
Deposits of States and political subdivisions in the United States.	533	612
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks.	-0-	-0-
Certified and officers' checks.	48	181
TOTAL DEPOSITS	$ 7,612	$ 8,366
Total demand deposits.	$ 1,937	$ 1,531
Total time and savings deposits.	$ 5,675	$ 6,835
Federal funds purchased and securities sold under agreements to repurchase.	675	1,300
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money.	-0-	-0-
Mortgage indebtedness and liability for capitalized leases.	-0-	-0-
Bank's liability on acceptances executed and outstanding.	-0-	-0-
Other liabilities	106	168
TOTAL LIABILITIES.	$ 8,393	$ 9,834
Subordinated notes and debentures	-0-	-0-
Common Stock.	300	300
Surplus	300	300
Undivided profits	338	456
Reserve for contingencies and other capital reserves.	-0-	-0-
TOTAL EQUITY CAPITAL	$ 938	$ 1,056
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 9,331	$ 10,890

PARKERSBURG, BANK OF LUBECK

President, Marvin J. Thomas

Cashier, Robert D. Burnett, Jr.

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 214	$ 260
U. S. Treasury securities	593	300
Obligations of other U. S. Government agencies and corporations	2,000	1,200
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	604
Loans, Net	2,443	3,277
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	473	474
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	95	120
TOTAL ASSETS	$ 5,818	$ 6,235

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 733	$ 809
Time & savings deposits of individuals, partnerships, & corporations.	2,404	3,700
Deposits of United States Government	17	4
Deposits of States and political subdivisions in the United States	1,434	483
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	26	37
Certified and officers' checks	17	24
TOTAL DEPOSITS	$ 4,631	$ 5,057
Total demand deposits	$ 776	$ 859
Total time and savings deposits	$ 3,855	$ 4,198
Federal funds purchased and securities sold under agreements to repurchase	150	107
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrpwed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	68	101
TOTAL LIABILITIES	$ 4,849	$ 5,265
Subordinated notes and debentures	-0-	-0-
Common Stock	500	500
Surplus	250	250
Undivided profits	219	220
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 969	$ 970
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 5,818	$ 6,235

PARKERSBURG, COMMERCIAL BANKING AND TRUST COMPANY

President, Jack F. Poe — Cashier, C. Randall Law

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 6,120	$ 7,131
U. S. Treasury securities	5,415	2,749
Obligations of other U. S. Government agencies and corporations	2,096	3,601
Obligations of States and political subdivisions in the Unites States	7,693	7,550
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,000	2,600
Loans, Net	41,058	42,587
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,215	1,107
Real estate owned other than bank premises	20	273
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	895	924
TOTAL ASSETS	$ 66,512	$ 68,522

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 17,575	$ 12,667
Time & savings deposits of individuals, partnerships, & corporations	36,209	44,319
Deposits of United States Government	146	373
Deposits of States and political subdivisions in the United States	2,633	2,621
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	605	152
Certified and officers' checks	1,651	1,107
TOTAL DEPOSITS	$ 58,819	$ 61,239
Total demand deposits	$ 20,714 $ 14,770	
Total time and savings deposits	$ 38,105 $ 46,469	
Federal funds purchased and securities sold under agreements to repurchase	1,338	827
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	309	96
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	672	958
TOTAL LIABILITIES	$ 61,138	$ 63,120
Subordinated notes and debentures	-0-	-0-
Common Stock	1,000	1,000
Surplus	3,000	3,000
Undivided profits	1,250	1,278
Reserve for contingencies and other capital reserves	124	124
TOTAL EQUITY CAPITAL	$ 5,374	$ 5,402
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 66,512	$ 68,522

PARKERSBURG, COMMUNITY BANK OF PARKERSBURG

President, Cline A. Knotts — Cashier, Eugene C. Roush

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,426	$ 1,885
U. S. Treasury securities	666	200
Obligations of other U. S. Government agencies and corporations	2,151	7,631
Obligations of States and political subdivisions in the Unites States	3,003	3,152
Other bonds, notes, and debentures	1,546	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	3,750	2,600
Loans, Net	14,037	13,720
Lease financing receivables	54	92
Bank premises, furniture and fixtures, and other assets representing bank premises	587	661
Real estate owned other than bank premises	21	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	354	801
TOTAL ASSETS	$ 28,595	$ 30,742

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,761	$ 4,164
Time & savings deposits of individuals, partnerships, & corporations	17,949	18,543
Deposits of United States Government	2	5
Deposits of States and political subdivisions in the United States	3,272	1,883
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	5	-0-
Certified and officers' checks	263	1,016
TOTAL DEPOSITS	$ 25,252	$ 25,611
Total demand deposits	$ 4,131	$ 5,479
Total time and savings deposits	$ 21,121	$ 20,132
Federal funds purchased and securities sold under agreements to repurchase	365	1,721
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	54	72
Other liabilities for borrowed money	29	30
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	412	663
TOTAL LIABILITIES	$ 26,112	$ 28,097
Subordinated notes and debentures	-0-	-0-
Common Stock	500	500
Surplus	700	700
Undivided profits	1,283	1,445
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,483	$ 2,645
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 28,595	$ 30,742

PARKERSBURG, MOUNTAIN STATE BANK

President, Donald L. Taylor — Cashier, G. J. Luthringer

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,250	$ 2,530
U. S. Treasury securities	1,384	1,797
Obligations of other U. S. Government agencies and corporations	1,916	3,672
Obligations of States and political subdivisions in the Unites States	2,096	1,584
Other bonds, notes, and debentures	10	10
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	4,000	4,000
Loans, Net	20,950	22,855
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	563	633
Real estate owned other than bank premises	227	130
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	241	440
TOTAL ASSETS	$ 33,637	$ 37,651

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 8,117	$ 5,840
Time & savings deposits of individuals, partnerships, & corporations	21,245	27,427
Deposits of United States Government	1	1
Deposits of States and political subdivisions in the United States	1,112	779
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	71	56
Certified and officers' checks	157	218
TOTAL DEPOSITS	$ 30,703	$ 34,321
Total demand deposits	$ 8,684	$ 6,193
Total time and savings deposits	$ 22,019	$ 28,128
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	336	470
TOTAL LIABILITIES	$ 31,039	$ 34,791
Subordinated notes and debentures	30	10
Common Stock	525	525
Surplus	600	600
Undivided profits	1,443	1,725
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,568	$ 2,850
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 33,637	$ 37,651

PARKERSBURG, WOOD COUNTY BANK

President, Carl Propes

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 3,199	$ 4,155
U. S. Treasury securities	7,227	7,199
Obligations of other U. S. Government agencies and corporations	7,775	7,778
Obligations of States and political subdivisions in the Unites States	6,560	5,934
Other bonds, notes, and debentures	7,545	7,551
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	2,100
Loans, Net	45,714	42,899
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	2,074	2,005
Real estate owned other than bank premises	40	40
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	1,148	1,195
TOTAL ASSETS	$ 81,282	$ 80,856

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 11,567	$ 11,999
Time & savings deposits of individuals, partnerships, & corporations	47,490	51,216
Deposits of United States Government	994	1,042
Deposits of States and political subdivisions in the United States	6,951	10,156
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	249	249
Certified and officers' checks	481	186
TOTAL DEPOSITS	$ 67,732	$ 74,848
Total demand deposits	$ 14,744	$ 13,989
Total time and savings deposits	$ 52,988	$ 60,859
Federal funds purchased and securities sold under agreements to repurchase	6,800	125
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	257	380
Other liabilities for borrowed money	1,200	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	1,613	1,884
TOTAL LIABILITIES	$ 77,602	$ 77,237
Subordinated notes and debentures	-0-	-0-
Common Stock	1,000	2,500
Surplus	2,000	1,119
Undivided profits	680	-0-
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,680	$ 3,619
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 81,282	$ 80,856

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,316	$ 980
U. S. Treasury securities	796	705
Obligations of other U. S. Government agencies and corporations	114	113
Obligations of States and political subdivisions in the Unites States	1,843	1,839
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	15	15
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	500	300
Loans, Net	8,649	8,486
Lease financing receivables	467	357
Bank premises, furniture and fixtures, and other assets representing bank premises	306	588
Real estate owned other than bank premises	262	202
Investments in unconsolidated subsidiaries and associated companies	-0-	43
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	68	53
TOTAL ASSETS	$ 14,336	$ 13,681

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,873	$ 2,410
Time & savings deposits of individuals, partnerships, & corporations	8,043	8,651
Deposits of United States Government	8	3
Deposits of States and political subdivisions in the United States	1,394	1,119
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	368	138
TOTAL DEPOSITS	$ 12,686	$ 12,321
Total demand deposits	$ 3,815	$ 2,668
Total time and savings deposits	$ 8,871	$ 9,653
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	315	274
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	25	9
TOTAL LIABILITIES	$ 13,026	$ 12,604
Subordinated notes and debentures	-0-	-0-
Common Stock	100	100
Surplus	400	400
Undivided profits	810	577
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,310	$ 1,077
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 14,336	$ 13,681

PENNSBORO, THE COMMUNITY BANK

President, W. E. Simonton, Jr. Cashier, Patty S. Spitz

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 465	$ 895
U. S. Treasury securities	2,352	1,303
Obligations of other U. S. Government agencies and corporations	1,501	3,207
Obligations of States and political subdivisions in the Unites States	991	1,091
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	900	1,716
Loans, Net	4,282	4,635
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	213	219
Real estate owned other than bank premises	21	8
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	28	26
TOTAL ASSETS	$ 10,753	$ 13,100

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,120	$ 1,773
Time & savings deposits of individuals, partnerships, & corporations	7,040	9,561
Deposits of United States Government	15	20
Deposits of States and political subdivisions in the United States	644	540
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	15	30
TOTAL DEPOSITS	$ 9,834	$ 11,924
Total demand deposits	$ 2,316	$ 1,970
Total time and savings deposits	$ 7,518	$ 9,954
Federal funds purchased and securities sold under agreements to repurchase	-0-	150
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	-0-	1
TOTAL LIABILITIES	$ 9,834	$ 12,075
Subordinated notes and debentures	-0-	-0-
Common Stock	200	200
Surplus	200	200
Undivided profits	519	625
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 919	$ 1,025
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 10,753	$ 13,100

PETERSBURG, THE GRANT COUNTY BANK

President, George B. Moomau — Cashier, Shirley Yokum

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,952	$ 1,462
U. S. Treasury securities	2,153	1,699
Obligations of other U. S. Government agencies and corporations	4,400	5,620
Obligations of States and political subdivisions in the Unites States	5,879	6,012
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	200	3,200
Loans, Net	17,499	18,603
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	614	587
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	356	482
TOTAL ASSETS	$ 34,053	$ 37,665

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,886	$ 5,928
Time & savings deposits of individuals, partnerships, & corporations	20,130	24,462
Deposits of United States Government	194	265
Deposits of States and political subdivisions in the United States	2,825	2,353
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	138	212
TOTAL DEPOSITS	$ 30,173	$ 33,220
Total demand deposits	$ 7,791	$ 6,582
Total time and savings deposits	$ 22,382	$ 26,638
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	97	75
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	294	507
TOTAL LIABILITIES	$ 30,564	$ 33,802
Subordinated notes and debentures	-0-	-0-
Common Stock	500	500
Surplus	1,000	1,000
Undivided profits	1,989	2,363
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,489	$ 3,863
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 34,053	$ 37,665

PETERSBURG, POTOMAC VALLEY BANK

President, George B. Halterman — Cashier, John E. McDonald

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,536	$ 1,620
U. S. Treasury securities	2,577	4,672
Obligations of other U. S. Government agencies and corporations	2,352	4,441
Obligations of States and political subdivisions in the Unites States	5,350	4,908
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	26	26
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,500	1,700
Loans, Net	14,980	14,316
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	198	173
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	362	513
TOTAL ASSETS	$ 28,881	$ 32,369

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 5,999	$ 4,581
Time & savings deposits of individuals, partnerships, & corporations	18,670	22,493
Deposits of United States Government	-0-	-0-
Deposits of States and political subdivisions in the United States	967	1,895
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	401	127
TOTAL DEPOSITS	$ 26,037	$ 29,096
Total demand deposits	$ 6,865	$ 5,331
Total time and savings deposits	$ 19,172	$ 23,765
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	322	547
TOTAL LIABILITIES	$ 26,359	$ 29,643
Subordinated notes and debentures	-0-	-0-
Common Stock	275	275
Surplus	600	600
Undivided profits	1,642	1,846
Reserve for contingencies and other capital reserves	5	5
TOTAL EQUITY CAPITAL	$ 2,522	$ 2,726
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 28,881	$ 32,369

PHILIPPI, BARBOUR COUNTY BANK

President, William O. Lantz — Cashier, W. J. Wright

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,121	$ 1,377
U. S. Treasury securities	2,207	2,107
Obligations of other U. S. Government agencies and corporations	5,366	6,311
Obligations of States and political subdivisions in the Unites States	3,189	3,175
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	40	40
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	-0-
Loans, Net	13,539	13,952
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	440	416
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	422	563
TOTAL ASSETS	$ 26,324	$ 27,941

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,522	$ 2,045
Time & savings deposits of individuals, partnerships, & corporations	19,783	21,408
Deposits of United States Government	1	1
Deposits of States and political subdivisions in the United States	1,607	1,990
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	153	186
TOTAL DEPOSITS	$ 24,066	$ 25,630
Total demand deposits	$ 2,839	$ 3,033
Total time and savings deposits	$ 21,227	$ 22,597
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	312	200
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	116	182
TOTAL LIABILITIES	$ 24,494	$ 26,012
Subordinated notes and debentures	-0-	-0-
Common Stock	320	320
Surplus	1,000	1,000
Undivided profits	497	609
Reserve for contingencies and other capital reserves	13	-0-
TOTAL EQUITY CAPITAL	$ 1,830	$ 1,929
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 26,324	$ 27,941

PINEVILLE, CASTLE ROCK BANK OF PINEVILLE

President, G. W. Hines — Cashier, Dymple Ball

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,563	$ 4,592
U. S. Treasury securities	1,500	1,496
Obligations of other U. S. Government agencies and corporations	2,200	2,677
Obligations of States and political subdivisions in the Unites States	7,105	8,512
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,000	1,300
Loans, Net	24,681	24,526
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	799	736
Real estate owned other than bank premises	-0-	17
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	453	870
TOTAL ASSETS	$ 39,301	$ 44,726

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 8,645	$ 9,341
Time & savings deposits of individuals, partnerships, & corporations	21,736	24,304
Deposits of United States Government	25	9
Deposits of States and political subdivisions in the United States	2,918	4,953
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	11	14
Certified and officers' checks	443	223
TOTAL DEPOSITS	$ 33,778	$ 38,844
Total demand deposits	$ 10,019	$ 10,140
Total time and savings deposits	$ 23,759	$ 28,704
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	276	274
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	544	758
TOTAL LIABILITIES	$ 34,598	$ 39,876
Subordinated notes and debentures	-0-	-0-
Common Stock	400	400
Surplus	800	800
Undivided profits	3,448	3,595
Reserve for contingencies and other capital reserves	55	55
TOTAL EQUITY CAPITAL	$ 4,703	$ 4,850
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 39,301	$ 44,726

POINT PLEASANT, THE PEOPLES BANK OF POINT PLEASANT

President, Vitus Hartley, Jr. Cashier, Jeanne M. Barney

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,164	$ 974
U. S. Treasury securities	1,186	2,664
Obligations of other U. S. Government agencies and corporations	1,175	1,388
Obligations of States and political subdivisions in the Unites States	2,698	5,325
Other bonds, notes, and debentures	518	512
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,369	810
Loans, Net	15,248	15,434
Lease financing receivabies	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	815	810
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	220	370
TOTAL ASSETS	$ 24,393	$ 28,287

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,775	$ 3,113
Time & savings deposits of individuals, partnerships, & corporations	16,064	20,255
Deposits of United States Government	6	5
Deposits of States and political subdivisions in the United States	1,014	817
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	195
Certified and officers' checks	92	178
TOTAL DEPOSITS	$ 20,951	$ 24,563
Total demand deposits	$ 3,877	$ 3,304
Total time and savings deposits	$ 17,074	$ 21,259
Federal funds purchased and securities sold under agreements to repurchase	-0-	528
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	283	212
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	738	437
TOTAL LIABILITIES	$ 21,972	$ 25,740
Subordinated notes and debentures	-0-	-0-
Common Stock	1,000	1,000
Surplus	750	750
Undivided profits	608	734
Reserve for contingencies and other capital reserves	63	63
TOTAL EQUITY CAPITAL	$ 2,421	$ 2,547
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 24,393	$ 28,287

PRINCETON, MERCER COUNTY BANK

President, J. W. Thompson , Cashier, Fred McKenzie

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 3,377	$ 4,349
U. S. Treasury securities	3,064	2,987
Obligations of other U. S. Government agencies and corporations	11,351	20,188
Obligations of States and political subdivisions in the Unites States	9,241	6,238
Other bonds, notes, and debentures	25	25
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	4,465	3,765
Loans, Net	26,323	28,013
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,305	1,273
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	859	1,257
TOTAL ASSETS	$ 60,010	$ 68,095

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 10,534	$ 11,076
Time & savings deposits of individuals, partnerships, & corporations		41,281	48,368
Deposits of United States Government		105	121
Deposits of States and political subdivisions in the United States		931	810
Deposits of foreign governments and official institutions		-0-	-0-
Deposits of commercial banks		-0-	-0-
Certified and officers' checks		330	330
TOTAL DEPOSITS		$ 53,181	$ 60,705
Total demand deposits	$ 11,500	$ 12,050	
Total time and savings deposits	$ 41,681	$ 48,655	
Federal funds purchased and securities sold under agreements to repurchase		50	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury		-0-	-0-
Other liabilities for borrowed money		967	809
Mortgage indebtedness and liability for capitalized leases		-0-	-0-
Bank's liability on acceptances executed and outstanding		-0-	-0-
Other liabilities		1,064	1,479
TOTAL LIABILITIES		$ 55,262	$ 62,993
Subordinated notes and debentures		-0-	-0-
Common Stock		500	500
Surplus		716	716
Undivided profits		3,532	3,886
Reserve for contingencies and other capital reserves		-0-	-0-
TOTAL EQUITY CAPITAL		$ 4,748	$ 5,102
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 60,010	$ 68,095

PRINCETON, PRINCETON BANK & TRUST COMPANY

President, Curry W. Blank — Cashier, J. P. McCabe

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 16,326	$ 21,349
U. S. Treasury securities	2,993	2,998
Obligations of other U. S. Government agencies and corporations	6,775	8,035
Obligations of States and political subdivisions in the Unites States	14,623	17,895
Other bonds, notes, and debentures	65	65
Federal Reserve stock and corporate stock	198	196
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	4,400	4,310
Loans, Net	78,483	78,409
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	2,685	2,488
Real estate owned other than bank premises	-0-	196
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	1,585	2,829
TOTAL ASSETS	$ 128,133	$ 138,770

LIABILITIES

Demand deposits of individuals, partnerships and corporations		$ 21,482	$ 19,346
Time & savings deposits of individuals, partnerships, & corporations		82,171	90,910
Deposits of United States Government		85	13
Deposits of States and political subdivisions in the United States		10,152	10,488
Deposits of foreign governments and official institutions		-0-	-0-
Deposits of commercial banks		483	391
Certified and officers' checks		543	1,037
TOTAL DEPOSITS		$ 114,916	$ 122,185
Total demand deposits	$ 22,460 $ 20,998		
Total time and savings deposits	$ 92,456 $101,187		
Federal funds purchased and securities sold under agreements to repurchase		364	2,052
Interest-bearing demand notes (note balances) issued to the U. S. Treasury		368	-0-
Other liabilities for borrowed money		-0-	-0-
Mortgage indebtedness and liability for capitalized leases		-0-	-0-
Bank's liability on acceptances executed and outstanding		-0-	-0-
Other liabilities		2,566	3,908
TOTAL LIABILITIES		$ 118,214	$ 128,145
Subordinated notes and debentures		-0-	-0-
Common Stock		2,619	2,619
Surplus		3,609	3,609
Undivided profits		3,691	4,397
Reserve for contingencies and other capital reserves		-0-	-0-
TOTAL EQUITY CAPITAL		$ 9,919	$ 10,625
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 128,133	$ 138,770

RAINELLE, FIRST STATE BANK & TRUST

President, Carlin K. Harmon — Cashier, Virginia Minter

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,152	$ 1,236
U. S. Treasury securities	798	899
Obligations of other U. S. Government agencies and corporations	3,300	4,300
Obligations of States and political subdivisions in the Unites States	3,297	4,113
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	3,100	1,700
Loans, Net	10,286	8,768
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	542	627
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	208	386
TOTAL ASSETS	$ 22,683	$ 22,029

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,861	$ 3,699
Time & savings deposits of individuals, partnerships, & corporations	12,873	14,500
Deposits of United States Government	18	2
Deposits of States and political subdivisions in the United States	1,281	636
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	772	131
TOTAL DEPOSITS	$ 18,805	$ 18,968
Total demand deposits	$ 5,188	$ 3,966
Total time and savings deposits	$ 13,617	$ 15,002
Federal funds purchased and securities sold under agreements to repurchase	1,859	675
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	216	296
TOTAL LIABILITIES	$ 20,880	$ 19,939
Subordinated notes and debentures	-0-	-0-
Common Stock	240	240
Surplus	400	400
Undivided profits	1,163	1,450
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,803	$ 2,090
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 22,683	$ 22,029

RANSON, BLAKELEY BANK AND TRUST COMPANY

President, Jack R. Huyett

Cashier, Jack R. Huyett

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,626	$ 1,773
U. S. Treasury securities	1,310	1,309
Obligations of other U. S. Government agencies and corporations	50	1,050
Obligations of States and political subdivisions in the Unites States	1,418	2,535
Other bonds, notes, and debentures	1,100	-0-
Federal Reserve stock and corporate stock	28	30
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,500	2,550
Loans, Net	12.084	12,944
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	837	797
Real estate owned other than bank premises	57	54
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	189	302
TOTAL ASSETS	$ 20,19	$ 23,344

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,862	$ 4,773
Time & savings deposits of individuals, partnerships, & corporations	12,226	15,140
Deposits of United States Government	2	2
Deposits of States and political subdivisions in the United States	442	430
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	112	25
Certified and officers' checks	200	221
TOTAL DEPOSITS	$ 17,844	$ 20,591
Total demand deposits	$ 5,318	$ 5,134
Total time and savings deposits	$ 12,526	$ 15,457
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	35	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	303	493
TOTAL LIABILITIES	$ 18,182	$ 21,084
Subordinated notes and debentures	-0-	-0-
Common Stock	484	581
Surplus	516	516
Undivided profits	1,017	1,163
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,017	$ 2,260
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 20,199	$ 23,344

RAVENSWOOD, JACKSON COUNTY BANK

President, Claymore Rowley — Cashier, Bruce Bingham

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,705	$ 2,889
U. S. Treasury securities	4,347	6,846
Obligations of other U. S. Government agencies and corporations	1,500	1,900
Obligations of States and political subdivisions in the Unites States	2,463	2,158
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to reseli	1,077	1,681
Loans, Net	11,584	11,074
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	378	350
Real estate owned other than bank premises	2	2
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	288	416
TOTAL ASSETS	$ 24,344	$ 27,316

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,877	$ 6,562
Time & savings deposits of individuals, partnerships, & corporations	12,868	15,466
Deposits of United States Government	16	25
Deposits of States and political subdivisions in the United States	1,625	1,914
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	160	119
TOTAL DEPOSITS	$ 21,546	$ 24,086
Total demand deposits	$ 7,267	$ 6,898
Total time and savings deposits	$ 14,279	$ 17,188
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	214	389
TOTAL LIABILITIES	$ 21,760	$ 24,475
Subordinated notes and debentures	-0-	-0-
Common Stock	640	640
Surplus	860	860
Undivided profits	1,084	1,341
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,584	$ 2,841
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 24,344	$ 27,316

RICHWOOD, PEOPLES BANK OF RICHWOOD, INC.

President, Bronson McClung — Cashier, Marion B. Myers

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,074	$ 1,932
U. S. Treasury securities	1,499	1,199
Obligations of other U. S. Government agencies and corporations	3,760	5,422
Obligations of States and political subdivisions in the Unites States	6,467	7,427
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	300	615
Loans, Net	14,847	16,053
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	746	710
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	377	383
TOTAL ASSETS	$ 29,070	$ 33,741

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,803	$ 3,449
Time & savings deposits of individuals, partnerships, & corporations	18,623	22,673
Deposits of United States Government	4	-0-
Deposits of States and political subdivisions in the United States	2,452	3,437
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	100	100
Certified and officers' checks	212	154
TOTAL DEPOSITS	$ 25,194	$ 29,813
Total demand deposits	$ 4,188	$ 3,857
Total time and savings deposits	$ 21,006	$ 25,956
Federal funds purchased and securities sold under agreements to repurchase	-0-	300
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	1,308	1,114
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	321	66
TOTAL LIABILITIES	$ 26,823	$ 31,293
Subordinated notes and debentures	300	300
Common Stock	181	181
Surplus	1,100	1,100
Undivided profits	666	867
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,947	$ 2,148
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 29,070	$ 33,741

RIPLEY, BANK OF RIPLEY

President, James J. Robinson — Cashier, Michael F. Hall

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,826	$ 1,832
U. S. Treasury securities	2,986	3,076
Obligations of other U. S. Government agencies and corporations	300	2,465
Obligations of States and political subdivisions in the Unites States	1,492	1,285
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	40	40
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,400	5,600
Loans, Net	15,683	15,349
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	824	809
Real estate owned other than bank premises	30	30
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	75	402
TOTAL ASSETS	$ 24,656	$ 30,888

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 5,360	$ 5,203
Time & savings deposits of individuals, partnerships, & corporations	14,547	17,303
Deposits of United States Government	3	-0-
Deposits of States and political subdivisions in the United States	1,986	1,563
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	212	570
TOTAL DEPOSITS	$ 22,108	$ 24,639
Total demand deposits	$ 5,849 $ 6,094	
Total time and savings deposits	$ 16,259 $ 18,545	
Federal funds purchased and securities sold under agreements to repurchase	-0-	3,500
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	320	274
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	103	415
TOTAL LIABILITIES	$ 22,531	$ 28,828
Subordinated notes and debentures	-0-	-0-
Common Stock	323	323
Surplus	1,000	1,000
Undivided profits	802	737
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,125	$ 2,060
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 24,656	$ 30,888

SUMMERSVILLE, FARMERS AND MERCHANTS BANK OF SUMMERSVILLE

President, B. P. Whitlock — Cashier, Opal Bell

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,469	$ 3,640
U. S. Treasury securities	1,861	2,035
Obligations of other U. S. Government agencies and corporations	2,055	5,939
Obligations of States and political subdivisions in the Unites States	5,842	769
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	67	67
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,330	4,475
Loans, Net	28,374	28,055
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	834	695
Real estate owned other than bank premises	186	33
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	341	609
TOTAL ASSETS	$ 44,359	$ 46,317

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 8,613	$ 8,723
Time & savings deposits of individuals, partnerships, & corporations	29,511	32,488
Deposits of United States Government	9	3
Deposits of States and political subdivisions in the United States	2,453	717
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	174	191
TOTAL DEPOSITS	$ 40,760	$ 42,122
Total demand deposits	$ 9,341	$ 9,173
Total time and savings deposits	$ 31,419	$ 32,949
Federal funds purchased and securities sold under agreements to repurchase	-0-	493
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	121	94
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	458	546
TOTAL LIABILITIES	$ 41,339	$ 43,255
Subordinated notes and debentures	-0-	-0-
Common Stock	620	620
Surplus	1,600	1,600
Undivided profits	800	842
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,020	$ 3,062
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 44,359	$ 46,317

SUMMERSVILLE, NICHOLAS COUNTY BANK

President, L. N. McCutcheon, II — Cashier, Kenneth Hess

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,712	$ 1,981
U. S. Treasury securities	5,608	6,586
Obligations of other U. S. Government agencies and corporations	3,015	5,313
Obligations of States and political subdivisions in the Unites States	7,462	8,914
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	5,150	5,500
Loans, Net	19,129	17,559
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,299	1,238
Real estate owned other than bank premises	141	200
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	339	610
TOTAL ASSETS	$ 43,855	$ 47,901

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 8,798	$ 8,181
Time & savings deposits of individuals, partnerships, & corporations	29,414	33,807
Deposits of United States Government	29	2
Deposits of States and political subdivisions in the United States	865	733
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	275	222
TOTAL DEPOSITS	$ 39,381	$ 42,945
Total demand deposits	$ 9,270	$ 8,996
Total time and savings deposits	$ 30,111	$ 33,949
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	100	75
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	522	665
TOTAL LIABILITIES	$ 40,003	$ 43,685
Subordinated notes and debentures	-0-	-0-
Common Stock	1,100	1,100
Surplus	1,100	1,100
Undivided profits	1,637	2,001
Reserve for contingencies and other capital reserves	15	15
TOTAL EQUITY CAPITAL	$ 3,852	$ 4,216
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 43,855	$ 47,901

ROMNEY, THE BANK OF ROMNEY

President, Marlin C. Biggs — Cashier, Lawrence E. Foley

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,844	$ 2,408
U. S. Treasury securities	2,298	2,197
Obligations of other U. S. Government agencies and corporations	2,801	3,800
Obligations of States and political subdivisions in the Unites States	2,932	3,097
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	33	33
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,925	1,445
Loans, Net	16,468	19,307
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	285	286
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	447	481
TOTAL ASSETS	$ 30,033	$ 33,054

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,295	$ 4,158
Time & savings deposits of individuals, partnerships, & corporations	19,500	24,173
Deposits of United States Government	13	19
Deposits of States and political subdivisions in the United States	1,675	1,589
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	134	298
TOTAL DEPOSITS	$ 27,617	$ 30,237
Total demand deposits	$ 6,816 $ 5,000	
Total time and savings deposits	$ 20,801 $ 25,237	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	369	563
TOTAL LIABILITIES	$ 27,986	$ 30,800
Subordinated notes and debentures	-0-	-0-
Common Stock	100	100
Surplus	1,000	1,000
Undivided profits	947	1,154
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,047	$ 2,254
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 30,033	$ 33,054

ST. ALBANS, THE BANK OF ST. ALBANS

President, Wm. H. Zerkle — Cashier, L. C. Byrnside

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 6,703	$ 5,568
U. S. Treasury securities	5,702	7,211
Obligations of other U. S. Government agencies and corporations	13,845	22,178
Obligations of States and political subdivisions in the Unites States	6,797	9,856
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	68	68
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,895	2,220
Loans, Net	37,451	37,231
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,087	1,023
Real estate owned other than bank premises	66	252
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	667	1,441
TOTAL ASSETS	$ 75,281	$ 87,048

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 15,947	$ 18,439
Time & savings deposits of individuals, partnerships, & corporations	52,345	61,181
Deposits of United States Government	108	19
Deposits of States and political subdivisions in the United States	209	391
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	562	499
TOTAL DEPOSITS	$ 69,171	$ 80,529
Total demand deposits	$ 16,717	$ 19,252
Total time and savings deposits	$ 52,454	$ 61,277
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	799	889
TOTAL LIABILITIES	$ 69,970	$ 81,418
Subordinated notes and debentures	100	-0-
Common Stock	1,336	1,336
Surplus	925	925
Undivided profits	2,950	3,369
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 5,211	$ 5,630
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 75,281	$ 87,048

ST. MARYS, PLEASANTS COUNTY BANK

President, Leo A. Tullius — Cashier, Marlene Medley

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,657	$ 2,163
U. S. Treasury securities	3,893	1,998
Obligations of other U. S. Government agencies and corporations	2,005	3,430
Obligations of States and political subdivisions in the Unites States	1,888	1,873
Other bonds, notes, and debentures	-0-	1,000
Federal Reserve stock and corporate stock	33	33
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,100	6,200
Loans, Net	9,690	10,006
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	444	508
Real estate owned other than bank premises	-0-	4
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0
Other assets	12	8
TOTAL ASSETS	$ 22,722	$ 27,223

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 5,265	$ 4,387
Time & savings deposits of individuals, partnerships, & corporations	14,316	19,344
Deposits of United States Government	131	3
Deposits of States and political subdivisions in the United States	889	1,067
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	9	118
TOTAL DEPOSITS	$ 20,610	$ 24,919
Total demand deposits	$ 5,526	$ 4,733
Total time and savings deposits	$ 15,084	$ 20,186
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	304	426
TOTAL LIABILITIES	$ 20,914	$ 25,345
Subordinated notes and debentures	250	200
Common Stock	438	438
Surplus	650	650
Undivided profits	416	533
Reserve for contingencies and other capital reserves	54	57
TOTAL EQUITY CAPITAL	$ 1,558	$ 1,678
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 22,722	$ 27,223

SHEPHERDSTOWN, JEFFERSON SECURITY BANK

President, W. E. Knode, Jr. Cashier, Denver L. Hipp

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 3,800	$ 1,240
U. S. Treasury securities	3,136	3,351
Obligations of other U. S. Government agencies and corporations	-0-	525
Obligations of States and political subdivisions in the Unites States	306	1,211
Other bonds, notes, and debentures	1	1
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	900	700
Loans, Net	10,544	11,568
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	694	666
Real estate owned other than bank premises	60	33
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	261	367
TOTAL ASSETS	$ 19,702	$ 19,662

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,519	$ 2,028
Time & savings deposits of individuals, partnerships, & corporations	12,003	14,760
Deposits of United States Government	6	8
Deposits of States and political subdivisions in the United States	2,294	823
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	98	78
TOTAL DEPOSITS	$ 17,920	$ 17,697
Total demand deposits	$ 4,152	$ 2,183
Total time and savings deposits	$ 13,768	$ 15,514
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	23	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	220	323
TOTAL LIABILITIES	$ 18,163	$ 18,020
Subordinated notes and debentures	-0-	-0-
Common Stock	120	120
Surplus	750	750
Undivided profits	658	761
Reserve for contingencies and other capital reserves	11	11
TOTAL EQUITY CAPITAL	$ 1,539	$ 1,642
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 19,702	$ 19,662

SHINNSTON, BANK OF SHINNSTON

President, Lanny D. Doerr — Cashier, S. Guarascio

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 2,305	$ 1,957
U. S. Treasury securities	4,084	4,654
Obligations of other U. S. Government agencies and corporations	4,454	6,202
Obligations of States and political subdivisions in the Unites States	7,440	7,439
Other bonds, notes, and debentures	-0-	1,500
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,400	1,550
Loans, Net	19,794	21,332
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	677	839
Real estate owned other than bank premises	45	90
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	469	668
TOTAL ASSETS	$ 40,668	$ 46,231

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 7,990	$ 6,823
Time & savings deposits of individuals, partnerships, & corporations	26,770	32,982
Deposits of United States Government	38	50
Deposits of States and political subdivisions in the United States	1,292	177
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	117	131
TOTAL DEPOSITS	$ 36,207	$ 40,163
Total demand deposits	$ 8,234	$ 7,089
Total time and savings deposits	$ 27,973	$ 33,074
Federal funds purchased and securities sold under agreements to repurchase	-0-	1,232
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	589	671
TOTAL LIABILITIES	$ 36,796	$ 42,066
Subordinated notes and debentures	350	350
Common Stock	400	400
Surplus	1,100	1,100
Undivided profits	1,705	1,989
Reserve for contingencies and other capital reserves	317	326
TOTAL EQUITY CAPITAL	$ 3,522	$ 3,815
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 40,668	$ 46,231

SISSONVILLE, BANK OF SISSONVILLE

President, James P. Bazzle — Cashier, David B. Kelley

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,054	$ 1,288
U. S. Treasury securities	588	953
Obligations of other U. S. Government agencies and corporations	2,698	2,750
Obligations of States and political subdivisions in the Unites States	399	594
Other bonds, notes, and debentures	99	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	500	940
Loans, Net	4,849	6,136
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	419	413
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	181	270
TOTAL ASSETS	$ 10,787	$ 13,344

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,275	$ 2,747
Time & savings deposits of individuals, partnerships, & corporations	6,749	8,560
Deposits of United States Government	17	3
Deposits of States and political subdivisions in the United States	400	200
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	153	176
TOTAL DEPOSITS	$ 9,594	$ 11,686
Total demand deposits	$ 2,445	$ 2,926
Total time and savings deposits	$ 7,149	$ 8,760
Federal funds purchased and securities sold under agreements to repurchase	45	324
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	147	212
TOTAL LIABILITIES	$ 9,786	$ 12,222
Subordinated notes and debentures	-0-	-0-
Common Stock	250	250
Surplus	250	250
Undivided profits	501	622
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,001	$ 1,122
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 10,787	$ 13,344

SISTERSVILLE, FIRST-TYLER BANK & TRUST CO.

President, T. E. Menighan — Cashier, R. O. Hanlin

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,395	$ 1,991
U. S. Treasury securities	2,014	1,958
Obligations of other U. S. Government agencies and corporations	1,253	1,301
Obligations of States and political subdivisions in the Unites States	394	343
Other bonds, notes, and debentures	278	278
Federal Reserve stock and corporate stock	30	30
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,450	2,925
Loans, Net	3,490	3,293
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	74	75
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	9	5
TOTAL ASSETS	$ 11,387	$ 12,199

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,814	$ 3,305
Time & savings deposits of individuals, partnerships, & corporations	4,954	6,139
Deposits of United States Government	53	59
Deposits of States and political subdivisions in the United States	429	255
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	17	79
TOTAL DEPOSITS	$ 9,267	$ 9,837
Total demand deposits	$ 4,130	$ 3,529
Total time and savings deposits	$ 5,137	$ 6,308
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	-0-	-0-
TOTAL LIABILITIES	$ 9,267	$ 9,837
Subordinated notes and debentures	-0-	-0-
Common Stock	200	200
Surplus	800	800
Undivided profits	1,065	1,307
Reserve for contingencies and other capital reserves	55	55
TOTAL EQUITY CAPITAL	$ 2,120	$ 2,362
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 11,387	$ 12,199

SOUTH CHARLESTON, THE CHEMICAL BANK AND TRUST COMPANY

President, Aubrey E. Orcutt — Cashier, Sara K. Jarrett

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 3,236	$ 2,844
U. S. Treasury securities	499	1,098
Obligations of other U. S. Government agencies and corporations	9,400	9,767
Obligations of States and political subdivisions in the Unites States	6,979	6,724
Other bonds, notes, and debentures	8	7
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,100	5,700
Loans, Net	26,070	23,228
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	1,157	1,088
Real estate owned other than bank premises	36	99
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	835	870
TOTAL ASSETS	$ 50,320	$ 51,425

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 11,883	$ 9,294
Time & savings deposits of individuals, partnerships, & corporations	32,242	33,002
Deposits of United States Government	-0-	36
Deposits of States and political subdivisions in the United States	1,495	853
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	5	-0-
Certified and officers' checks	301	229
TOTAL DEPOSITS	$ 45,926	$ 43,414
Total demand deposits	$ 12,363	$ 9,660
Total time and savings deposits	$ 33,563	$ 33,754
Federal funds purchased and securities sold under agreements to repurchase	-0-	3,518
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	149	131
Mortgage indebtedness and liability for capitalized leases	105	94
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	604	840
TOTAL LIABILITIES	$ 46,784	$ 47,997
Subordinated notes and debentures	-0-	-0-
Common Stock	1,525	1,525
Surplus	1,000	1,000
Undivided profits	1,011	903
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,536	$ 3,428
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 50,320	$ 51,425

SOUTH CHARLESTON, DOLLAR SECURITY BANK

President, Brenda K. Robertson

Cashier, Brenda K. Robertson

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 128	$ 246
U. S. Treasury securities	746	403
Obligations of other U. S. Government agencies and corporations	-0-	1,045
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	660	140
Loans, Net	1,173	987
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	119	122
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	24	41
TOTAL ASSETS	$ 2,850	$ 2,984

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 537	$ 429
Time & savings deposits of individuals, partnerships, & corporations	1,168	1,397
Deposits of United States Government	2	5
Deposits of States and political subdivisions in the United States	500	315
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	8	16
TOTAL DEPOSITS	$ 2,215	$ 2,162
Total demand deposits	$ 547 $ 450	
Total time and savings deposits	$ 1,668 $ 1,712	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	90	260
TOTAL LIABILITIES	$ 2,305	$ 2,422
Subordinated notes and debentures	-0-	-0-
Common Stock	138	138
Surplus	481	481
Undivided profits	(74)	(57)
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 545	$ 562
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 2,850	$ 2,984

SPENCER, THE TRADERS BANK

President, Corlis Harris — Cashier, George Looney

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 4,408	$ 2,985
U. S. Treasury securities	500	1,075
Obligations of other U. S. Government agencies and corporations	3,290	9,642
Obligations of States and political subdivisions in the Unites States	6,472	5,852
Other bonds, notes, and debentures	341	1,598
Federal Reserve stock and corporate stock	41	41
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	3,700	1,825
Loans, Net	29,001	27,540
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	950	938
Real estate owned other than bank premises	141	147
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	420	1,043
TOTAL ASSETS	$ 49,264	$ 52,686

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 11,531	$ 9,514
Time & savings deposits of individuals, partnerships, & corporations	32,398	35,778
Deposits of United States Government	4	8
Deposits of States and political subdivisions in the United States	493	924
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	653	353
TOTAL DEPOSITS	$ 45,079	$ 46,577
Total demand deposits	$ 12,340	$ 9,996
Total time and savings deposits	$ 32,739	$ 36,581
Federal funds purchased and securities sold under agreements to repurchase	-0-	1,757
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	123	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	16	11
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	573	503
TOTAL LIABILITIES	$ 45,791	$ 48,848
Subordinated notes and debentures	-0-	-0-
Common Stock	900	900
Surplus	450	450
Undivided profits	2,123	2,488
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 3,473	$ 3,838
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 49,264	$ 52,686

TERRA ALTA, THE TERRA ALTA BANK

President, Prentiss R. Watson, Sr. Cashier, Kenneth Frankhouser

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,059	$ 1,232
U. S. Treasury securities	924	900
Obligations of other U. S. Government agencies and corporations	1,955	2,440
Obligations of States and political subdivisions in the Unites States	633	630
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	300	475
Loans, Net	3,045	3,180
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	57	83
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	74	67
TOTAL ASSETS	$ 8,047	$ 9,007

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 1,294	$ 1,218
Time & savings deposits of individuals, partnerships, & corporations	5,636	6,631
Deposits of United States Government	4	4
Deposits of States and political subdivisions in the United States	384	309
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	17	27
TOTAL DEPOSITS	$ 7,335	$ 8,189
Total demand deposits	$ 1,364 $ 1,294	
Total time and savings deposits	$ 5,971 $ 6,895	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	148	199
TOTAL LIABILITIES	$ 7,483	$ 8,388
Subordinated notes and debentures	-0-	-0-
Common Stock	142	142
Surplus	225	225
Undivided profits	150	205
Reserve for contingencies and other capital reserves	47	47
TOTAL EQUITY CAPITAL	$ 564	$ 619
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 8,047	$ 9,007

THOMAS, MINERS AND MERCHANTS BANK

President, John DePollo

Cashier, Edward R. Kepner

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,580	$ 2,344
U. S. Treasury securities	794	694
Obligations of other U. S. Government agencies and corporations	300	400
Obligations of States and political subdivisions in the Unites States	1,087	1,099
Other bonds, notes, and debentures	6	3
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	400	-0-
Loans, Net	5,687	7,025
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	43	638
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	-0-	-0-
TOTAL ASSETS	$ 9,897	$ 12,203

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,223	$ 2,180
Time & savings deposits of individuals, partnerships, & corporations	6,565	8,738
Deposits of United States Government	28	85
Deposits of States and political subdivisions in the United States	85	55
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	130	42
TOTAL DEPOSITS	$ 9,031	$ 11,100
Total demand deposits	$ 2,408	$ 2,317
Total time and savings deposits	$ 6,623	$ 8,783
Federal funds purchased and securities sold under agreements to repurchase	-0-	150
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	-0-	-0-
TOTAL LIABILITIES	$ 9,031	$ 11,250
Subordinated notes and debentures	-0-	-0-
Common Stock	135	135
Surplus	215	215
Undivided profits	516	603
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 866	$ 953
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 9,897	$ 12,203

UNION, THE BANK OF MONROE

President, Ralph Mann — Cashier, Herbert L. Sarver, Jr.

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,650	$ 1,707
U. S. Treasury securities	1,644	2,031
Obligations of other U. S. Government agencies and corporations	2,701	4,450
Obligations of States and political subdivisions in the Unites States	3,221	3,354
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	12	12
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,000	3,500
Loans, Net	6,014	5,696
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	132	129
Real estate owned other than bank premises	39	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	-0-	-0-
TOTAL ASSETS	$ 17,413	$ 20,879

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,176	$ 3,412
Time & savings deposits of individuals, partnerships, & corporations	11,038	14,046
Deposits of United States Government	4	12
Deposits of States and political subdivisions in the United States	308	430
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	155	209
TOTAL DEPOSITS	$ 15,681	$ 18,109
Total demand deposits	$ 4,618	$ 4,016
Total time and savings deposits	$ 11,063	$ 14,093
Federal funds purchased and securities sold under agreements to repurchase	-0-	832
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	-0-	-0-
TOTAL LIABILITIES	$ 15,681	$ 18,941
Subordinated notes and debentures	-0-	-0-
Common Stock	100	100
Surplus	300	300
Undivided profits	1,332	1,538
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,732	$ 1,938
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 17,413	$ 20,879

WALTON, THE POCA VALLEY BANK

President, Clarence Canterbury — Cashier, Philip B. Robertson

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 775	$ 1,063
U. S. Treasury securities	1,573	1,826
Obligations of other U. S. Government agencies and corporations	-0-	-0-
Obligations of States and political subdivisions in the Unites States	531	520
Other bonds, notes, and debentures.	-0-	500
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities.	-0-	-0-
Federal funds sold and securities purchased under agreements to resell.	1,125	3,050
Loans, Net.	11,547	12,274
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises.	447	420
Real estate owned other than bank premises.	46	34
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding.	-0-	-0-
Other assets.	-0-	-0-
TOTAL ASSETS	$ 16,044	$ 19,687

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,487	$ 2,657
Time & savings deposits of individuals, partnerships, & corporations.	10,669	14,881
Deposits of United States Government.	-0-	1
Deposits of States and political subdivisions in the United States.	483	523
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks.	-0-	-0-
Certified and officers' checks.	37	48
TOTAL DEPOSITS	$ 14,676	$ 18,110
Total demand deposits.	$ 3,557	$ 2,712
Total time and savings deposits.	$ 11,119	$ 15,398
Federal funds purchased and securities sold under agreements to repurchase.	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money.	-0-	-0-
Mortgage indebtedness and liability for capitalized leases.	-0-	-0-
Bank's liability on acceptances executed and outstanding.	-0-	-0-
Other liabilities	20	20
TOTAL LIABILITIES.	$ 14,696	$ 18,130
Subordinated notes and debentures	-0-	-0-
Common Stock.	200	600
Surplus	600	200
Undivided profits	545	754
Reserve for contingencies and other capital reserves.	3	3
TOTAL EQUITY CAPITAL	$ 1,348	$ 1,557
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 16,044	$ 19,687

WAR, THE BANK OF WAR

President, Noah Dell'Orso — Cashier, James E. Sizemore

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,062	$ 1,187
U. S. Treasury securities	3,880	2,992
Obligations of other U. S. Government agencies and corporations	2,459	4,456
Obligations of States and political subdivisions in the Unites States	6,166	5,959
Other bonds, notes, and debentures	2	238
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	550	1,000
Loans, Net	4,482	4,459
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	160	154
Real estate owned other than bank premises	102	50
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	14	357
TOTAL ASSETS	$ 18,877	$ 20,852

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,954	$ 3,053
Time & savings deposits of individuals, partnerships, & corporations	13,022	14,170
Deposits of United States Government	26	3
Deposits of States and political subdivisions in the United States	48	24
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	133	163
TOTAL DEPOSITS	$ 16,183	$ 17,413
Total demand deposits	$ 3,161	$ 3,243
Total time and savings deposits	$ 13,022	$ 14,170
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	181	434
TOTAL LIABILITIES	$ 16,364	$ 17,847
Subordinated notes and debentures	-0-	-0-
Common Stock	50	50
Surplus	500	500
Undivided profits	1,963	2,455
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,513	$ 3,005
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 18,877	$ 20,852

WARDENSVILLE, CAPON VALLEY BANK

President, J. O. Heishman — Cashier, Alfred J. Ludwig

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 779	$ 916
U. S. Treasury securities	207	198
Obligations of other U. S. Government agencies and corporations	1,600	1,599
Obligations of States and political subdivisions in the Unites States	1,838	2,175
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	26	26
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	950	850
Loans, Net	11,397	12,549
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	140	205
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	222	284
TOTAL ASSETS	$ 17,159	$ 18,802

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,411	$ 2,195
Time & savings deposits of individuals, partnerships, & corporations	10,048	12,641
Deposits of United States Government	13	12
Deposits of States and political subdivisions in the United States	1,559	1,827
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	210	76
TOTAL DEPOSITS	$ 15,241	$ 16,751
Total demand deposits	$ 3,701 $ 2,428	
Total time and savings deposits	$ 11,540 $ 14,323	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	217	191
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	218	269
TOTAL LIABILITIES	$ 15,676	$ 17,211
Subordinated notes and debentures	-0-	-0-
Common Stock	175	175
Surplus	678	678
Undivided profits	582	683
Reserve for contingencies and other capital reserves	48	55
TOTAL EQUITY CAPITAL	$ 1,483	$ 1,591
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 17,159	$ 18,802

WAYNE, WAYNE COUNTY BANK

President, B. R. Prichard — Cashier, Dwight Daniel Russell

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,690	$ 1,403
U. S. Treasury securities	1,498	3,000
Obligations of other U. S. Government agencies and corporations	3,073	8,310
Obligations of States and political subdivisions in the Unites States	9,351	8,068
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	275
Loans, Net	15,312	14,687
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	481	465
Real estate owned other than bank premises	3	57
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	467	759
TOTAL ASSETS	$ 31,875	$ 37,024

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,135	$ 4,797
Time & savings deposits of individuals, partnerships, & corporations	19,547	23,121
Deposits of United States Government	12	3
Deposits of States and political subdivisions in the United States	2,627	2,887
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	189	183
TOTAL DEPOSITS	$ 28,510	$ 30,991
Total demand deposits	$ 7,695 $ 6,082	
Total time and savings deposits	$ 20,815 $ 24,909	
Federal funds purchased and securities sold under agreements to repurchase	230	100
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	205	2,911
TOTAL LIABILITIES	$ 28,945	$ 34,002
Subordinated notes and debentures	-0-	-0-
Common Stock	342	342
Surplus	412	411
Undivided profits	2,176	2,269
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,930	$ 3,022
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 31,875	$ 37,024

WEIRTON, BANK OF WEIRTON

President, Donald R. Billham — Cashier, Robert F. Petrulovich

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 3,210	$ 2,062
U. S. Treasury securities	14,547	15,797
Obligations of other U. S. Government agencies and corporations	11	11
Obligations of States and political subdivisions in the Unites States	15,634	16,908
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading-account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	7,800	11,700
Loans, Net	25,550	25,003
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	566	559
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	675	780
TOTAL ASSETS	$ 67,993	$ 72,820

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 13,388	$ 13,350
Time & savings deposits of individuals, partnerships, & corporations	43,094	46,858
Deposits of United States Government	36	23
Deposits of States and political subdivisions in the United States	735	667
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	384	419
TOTAL DEPOSITS	$ 57,637	$ 61,317
Total demand deposits	$ 14,141	$ 14,457
Total time and savings deposits	$ 43,496	$ 46,860
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	726	1,147
TOTAL LIABILITIES	$ 58,363	$ 62,464
Subordinated notes and debentures	-0-	-0-
Common Stock	800	800
Surplus	3,000	3,000
Undivided profits	5,686	6,412
Reserve for contingencies and other capital reserves	144	144
TOTAL EQUITY CAPITAL	$ 9,630	$ 10,356
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 67,993	$ 72,820

WEIRTON, THE CITIZENS BANK OF WEIRTON

President, Dr. Ray S. Greco

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,240	$ 1,330
U. S. Treasury securities	1,319	2,808
Obligations of other U. S. Government agencies and corporations	3,156	4,196
Obligations of States and political subdivisions in the Unites States	3,730	3,705
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	850	1,850
Loans, Net	16,905	15,880
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	861	813
Real estate owned other than bank premises	3	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	451	552
TOTAL ASSETS	$ 28,515	$ 31,134

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,861	$ 3,316
Time & savings deposits of individuals, partnerships, & corporations	18,720	21,111
Deposits of United States Government	13	1
Deposits of States and political subdivisions in the United States	2,848	3,943
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	355	195
TOTAL DEPOSITS	$ 25,797	$ 28,566
Total demand deposits	$ 4,422 $ 4,011	
Total time and savings deposits	$ 21,375 $ 24,555	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	535	421
TOTAL LIABILITIES	$ 26,332	$ 28,987
Subordinated notes and debentures	245	240
Common Stock	250	250
Surplus	1,000	1,000
Undivided profits	688	657
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,938	$ 1,907
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 28,515	$ 31,134

WEIRTON, THE PEOPLES BANK

President, R. E. Wickham — Cashier, R. L. Heale

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 3,929	$ 3,402
U. S. Treasury securities	9,701	11,204
Obligations of other U. S. Government agencies and corporations	2,490	1,781
Obligations of States and political subdivisions in the Unites States	12,906	12,471
Other bonds, notes, and debentures	45	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,500	7,000
Loans, Net	19,262	17,629
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	519	492
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	559	630
TOTAL ASSETS	$ 51,911	$ 54,609

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 8,407	$ 8,091
Time & savings deposits of individuals, partnerships, & corporations	34,596	36,558
Deposits of United States Government	35	30
Deposits of States and political subdivisions in the United States	976	1,432
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	5	5
Certified and officers' checks	311	203
TOTAL DEPOSITS	$ 44,330	$ 46,319
Total demand deposits	$ 9,612 $ 9,559	
Total time and savings deposits	$ 34,718 $ 36,760	
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	587	924
TOTAL LIABILITIES	$ 44,917	$ 47,243
Subordinated notes and debentures	-0-	-0-
Common Stock	500	500
Surplus	2,000	2,000
Undivided profits	4,352	4,724
Reserve for contingencies and other capital reserves	142	142
TOTAL EQUITY CAPITAL	$ 6,994	$ 7,366
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 51,911	$ 54,609

WELLSBURG, WELLSBURG BANKING & TRUST CO.

President, Laura G. Inman — Cashier, R. F. McCreary

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,005	$ 1,284
U. S. Treasury securities	2,872	2,299
Obligations of other U. S. Government agencies and corporations	151	893
Obligations of States and political subdivisions in the Unites States	2,103	1,311
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	-0-
Loans, Net	7,656	7,515
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	376	378
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	23	131
TOTAL ASSETS	$ 14,186	$ 13,811

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 3,221	$ 2,341
Time & savings deposits of individuals, partnerships, & corporations	8,807	9,161
Deposits of United States Government	230	18
Deposits of States and political subdivisions in the United States	253	323
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	91	103
TOTAL DEPOSITS	$ 12,602	$ 11,946
Total demand deposits	$ 3,562	$ 2,666
Total time and savings deposits	$ 9,040	$ 9,280
Federal funds purchased and securities sold under agreements to repurchase	200	350
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	61	156
TOTAL LIABILITIES	$ 12,863	$ 12,452
Subordinated notes and debentures	-0-	-0-
Common Stock	100	100
Surplus	800	800
Undivided profits	423	459
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,323	$ 1,359
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 14,186	$ 13,811

WESTON, THE CITIZENS BANK OF WESTON

President, Frank Cirigliano — Cashier, Martin J. Riley

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,210	$ 1,948
U. S. Treasury securities	2,450	3,471
Obligations of other U. S. Government agencies and corporations	2,056	3,837
Obligations of States and political subdivisions in the Unites States	13,980	11,745
Other bonds, notes, and debentures	-0-	1,161
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	1,650	3,225
Loans, Net	21,923	27,586
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	2,512	2,619
Real estate owned other than bank premises	2	2
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	727	1,284
TOTAL ASSETS	$ 46,510	$ 56,878

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 10,914	$ 6,904
Time & savings deposits of individuals, partnerships, & corporations	25,278	34,082
Deposits of United States Government	2	3
Deposits of States and political subdivisions in the United States	2,005	1,364
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	374	153
TOTAL DEPOSITS	$ 38,573	$ 42,506
Total demand deposits	$ 11,667	$ 7,724
Total time and savings deposits	$ 26,906	$ 34,782
Federal funds purchased and securities sold under agreements to repurchase	1,069	6,920
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	898	1,149
TOTAL LIABILITIES	$ 40,540	$ 50,575
Subordinated notes and debentures	-0-	-0-
Common Stock	350	350
Surplus	2,500	2,500
Undivided profits	3,120	3,453
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 5,970	$ 6,303
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 46,510	$ 56,878

President, William E. Coleman

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,444	$ 1,342
U. S. Treasury securities	1,701	1,201
Obligations of other U. S. Government agencies and corporations	2,257	4,805
Obligations of States and political subdivisions in the Unites States	2,587	2,376
Other bonds, notes, and debentures.	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities.	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	800	2,775
Loans, Net.	15,822	16,122
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises.	794	760
Real estate owned other than bank premises.	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding.	-0-	-0-
Other assets.	143	472
TOTAL ASSETS	$ 25,548	$ 29,853

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,915	$ 4,396
Time & savings deposits of individuals, partnerships, & corporations.	17,015	20,080
Deposits of United States Government.	10	10
Deposits of States and political subdivisions in the United States.	169	502
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks.	-0-	-0-
Certified and officers' checks.	128	275
TOTAL DEPOSITS	$ 22,237	$ 25,263
Total demand deposits.	$ 5,219	$ 4,781
Total time and savings deposits.	$ 17,018	$ 20,482
Federal funds purchased and securities sold under agreements to repurchase.	1,021	2,065
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money.	-0-	-0-
Mortgage indebtedness and liability for capitalized leases.	-0-	-0-
Bank's liability on acceptances executed and outstanding.	-0-	-0-
Other liabilities	310	435
TOTAL LIABILITIES.	$ 23,568	$ 27,763
Subordinated notes and debentures	-0-	-0-
Common Stock.	500	500
Surplus	749	749
Undivided profits	664	738
Reserve for contingencies and other capital reserves.	67	103
TOTAL EQUITY CAPITAL	$ 1,980	$ 2,090
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 25,548	$ 29,853

WEST UNION, WEST UNION BANK

President, Robert L. Holland — Cashier, Dennis H. Powell

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 615	$ 632
U. S. Treasury securities	199	99
Obligations of other U. S. Government agencies and corporations	3,640	5,492
Obligations of States and political subdivisions in the Unites States	2,406	2,000
Other bonds, notes, and debentures.	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities.	-0-	-0-
Federal funds sold and securities purchased under agreements to resell.	1,000	1,550
Loans, Net.	6,061	5,974
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises.	306	287
Real estate owned other than bank premises.	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding.	-0-	-0-
Other assets.	31	3
TOTAL ASSETS	$ 14,258	$ 16,037

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 2,368	$ 2,056
Time & savings deposits of individuals, partnerships, & corporations.	10,200	12,149
Deposits of United States Government.	-0-	-0-
Deposits of States and political subdivisions in the United States.	124	231
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks.	59	58
Certified and officers' checks.	24	17
TOTAL DEPOSITS	$ 12,775	$ 14,511
Total demand deposits.	$ 2,575	$ 2,249
Total time and savings deposits.	$ 10,200	$ 12,262
Federal funds purchased and securities sold under agreements to repurchase.	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money.	-0-	-0-
Mortgage indebtedness and liability for capitalized leases.	-0-	-0-
Bank's liability on acceptances executed and outstanding.	-0-	-0-
Other liabilities	-0-	-0-
TOTAL LIABILITIES.	$ 12,775	$ 14,511
Subordinated notes and debentures	-0-	-0-
Common Stock.	250	250
Surplus	300	300
Undivided profits	-0-	-0-
Reserve for contingencies and other capital reserves.	933	976
TOTAL EQUITY CAPITAL	$ 1,483	$ 1,526
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 14,258	$ 16,037

WHEELING, THE BANK OF WHEELING

President, Lawrence P. Finneran — Cashier, Bruce E. Wilson

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,514	$ 1,374
U. S. Treasury securities	1,550	799
Obligations of other U. S. Government agencies and corporations	2,304	2,675
Obligations of States and political subdivisions in the Unites States	1,390	1,270
Other bonds, notes, and debentures	1,487	149
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	770	2,150
Loans, Net	13,251	14,610
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	598	627
Real estate owned other than bank premises	-0-	88
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	328	455
TOTAL ASSETS	$ 23,192	$ 24,197

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,126	$ 3,149
Time & savings deposits of individuals, partnerships, & corporations	13,675	13,873
Deposits of United States Government	25	14
Deposits of States and political subdivisions in the United States	1,167	1,136
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	159	118
TOTAL DEPOSITS	$ 19,152	$ 18,290
Total demand deposits	$ 4,516 $ 3,569	
Total time and savings deposits	$ 14,636 $ 14,721	
Federal funds purchased and securities sold under agreements to repurchase	1,294	3,086
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	121	145
Other liabilities for borrowed money	719	624
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	300	328
TOTAL LIABILITIES	$ 21,586	$ 22,473
Subordinated notes and debentures	-0-	-0-
Common Stock	243	254
Surplus	617	660
Undivided profits	746	810
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,606	$ 1,724
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 23,192	$ 24,197

WHEELING, HALF DOLLAR TRUST AND SAVINGS BANK

President, Carlyle D. Farnsworth — Cashier, Pamela J. Hinton

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 6,404	$ 6,484
U. S. Treasury securities	6,470	6,924
Obligations of other U. S. Government agencies and corporations	3,425	7,555
Obligations of States and political subdivisions in the Unites States	8,519	8,721
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	84	84
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	450	-0-
Loans, Net	31,290	28,885
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	731	711
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	561	959
TOTAL ASSETS	$ 57,934	$ 60,323

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 12,923	$ 9,113
Time & savings deposits of individuals, partnerships, & corporations	32,261	33,809
Deposits of United States Government	1	-0-
Deposits of States and political subdivisions in the United States	5,161	4,524
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	2	2
Certified and officers' checks	727	669
TOTAL DEPOSITS	$ 51,075	$ 48,117
Total demand deposits	$ 14,561	$ 10,506
Total time and savings deposits	$ 36,514	$ 37,611
Federal funds purchased and securities sold under agreements to repurchase	425	5,976
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	639	361
Other liabilities for borrowed money	244	189
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	799	894
TOTAL LIABILITIES	$ 53,182	$ 55,537
Subordinated notes and debentures	-0-	-0-
Common Stock	1,398	1,398
Surplus	1,398	1,398
Undivided profits	1,956	1,990
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 4,752	$ 4,786
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 57,934	$ 60,323

WHEELING, WHEELING DOLLAR SAVINGS & TRUST COMPANY

President, Walter W. Knauss, Jr.

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 10,166	$ 9,678
U. S. Treasury securities	33,395	34,389
Obligations of other U. S. Government agencies and corporations	-0-	-0-
Obligations of States and political subdivisions in the Unites States	26,214	26,951
Other bonds, notes, and debentures	505	505
Federal Reserve stock and corporate stock	402	477
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	15,000	14,550
Loans, Net	80,978	84,174
Lease financing receivables	392	521
Bank premises, furniture and fixtures, and other assets representing bank premises	6,887	5,506
Real estate owned other than bank premises	69	303
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	3,970	15,167
TOTAL ASSETS	$ 177,978	$ 193,221

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 33,846	$ 25,874
Time & savings deposits of individuals, partnerships, & corporations	86,663	100,131
Deposits of United States Government	490	250
Deposits of States and political subdivisions in the United States	407	150
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	498	881
Certified and officers' checks	507	1,386
TOTAL DEPOSITS	$ 122,411	$ 128,672
Total demand deposits	$ 35,746	$ 28,539
Total time and savings deposits	$ 86,665	$100,133
Federal funds purchased and securities sold under agreements to repurchase	34,079	31,816
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	656	656
Other liabilities for borrowed money	492	421
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	2,014	12,615
TOTAL LIABILITIES	$ 159,652	$ 174,180
Subordinated notes and debentures	-0-	-0-
Common Stock	3,822	3,822
Surplus	11,500	11,500
Undivided profits	1,365	2,080
Reserve for contingencies and other capital reserves	1,639	1,639
TOTAL EQUITY CAPITAL	$ 18,326	$ 19,041
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 177,978	$ 193,221

WHITE SULPHUR SPRINGS, BANK OF WHITE SULPHUR SPRINGS

President, C. R. Walkup — Cashier, Donald W. Murray

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 1,416	$ 3,151
U. S. Treasury securities	1,096	1,705
Obligations of other U. S. Government agencies and corporations	2,151	2,730
Obligations of States and political subdivisions in the Unites States	4,885	4,939
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	26	24
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	175	-0-
Loans, Net	18,837	20,794
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	493	526
Real estate owned other than bank premises	-0-	63
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	346	539
TOTAL ASSETS	$ 29,425	$ 34,471

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 6,359	$ 6,537
Time & savings deposits of individuals, partnerships, & corporations	19,402	22,664
Deposits of United States Government	13	9
Deposits of States and political subdivisions in the United States	484	660
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	212	159
TOTAL DEPOSITS	$ 26,470	$ 30,029
Total demand deposits	$ 6,668	$ 6,798
Total time and savings deposits	$ 19,802	$ 23,231
Federal funds purchased and securities sold under agreements to repurchase	-0-	30
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	73	1,185
Mortgage indebtedness and liability for capitalized leases	274	256
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	388	549
TOTAL LIABILITIES	$ 27,205	$ 32,049
Subordinated notes and debentures	-0-	-0-
Common Stock	525	525
Surplus	275	275
Undivided profits	1,420	1,622
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,220	$ 2,422
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 29,425	$ 34,471

WHITESVILLE, WHITESVILLE STATE BANK

President, Robert L. Milam — Cashier, Mary Trent

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 789	$ 1,501
U. S. Treasury securities	3,144	1,200
Obligations of other U. S. Government agencies and corporations	928	3,358
Obligations of States and political subdivisions in the Unites States	4,039	4,220
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	2,680	2,300
Loans, Net	10,775	11,463
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	520	499
Real estate owned other than bank premises	-0-	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	180	259
TOTAL ASSETS	$ 23,055	$ 24,800

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 4,301	$ 4,193
Time & savings deposits of individuals, partnerships, & corporations	13,920	15,767
Deposits of United States Government	95	90
Deposits of States and political subdivisions in the United States	2,170	1,899
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	106	103
TOTAL DEPOSITS	$ 20,592	$ 22,052
Total demand deposits	$ 4,528	$ 4,402
Total time and savings deposits	$ 16,064	$ 17,650
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	380	434
TOTAL LIABILITIES	$ 20,972	$ 22,486
Subordinated notes and debentures	-0-	-0-
Common Stock	50	50
Surplus	200	200
Undivided profits	1,833	2,064
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 2,083	$ 2,314
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 23,055	$ 24,800

WINFIELD, BANK OF WINFIELD

President, J. F. McClanahan

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 348	$ 386
U. S. Treasury securities	-0-	-0-
Obligations of other U. S. Government agencies and corporations	800	1,301
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	385	110
Loans, Net	1,724	1,416
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	406	428
Real estate owned other than bank premises	-0-	243
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	86	78
TOTAL ASSETS	$ 3,749	$ 3,962

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ 763	$ 823
Time & savings deposits of individuals, partnerships, & corporations	2,089	2,099
Deposits of United States Government	1	-0-
Deposits of States and political subdivisions in the United States	420	442
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	1	-0-
TOTAL DEPOSITS	$ 3,274	$ 3,364
Total demand deposits	$ 783	$ 855
Total time and savings deposits	$ 2,491	$ 2,509
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	97
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	30	(2)
TOTAL LIABILITIES	$ 3,304	$ 3,459
Subordinated notes and debentures	-0-	-0-
Common Stock	260	260
Surplus	200	200
Undivided profits	(15)	43
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 445	$ 503
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 3,749	$ 3,962

STATE BANK FAILURES

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Auburn	Auburn Exchange Bank	Smith Hood	$ 170,357.83	$ 129,245.33	62.7	9- 6-29	10-13-42
Benwood	Bank of Benwood	Hayes Picklesimer	287,331.67	103,875.43	11.96	6-10-25	5-14-32
Benwood	Union Bank of Benwood	John H. Hoffman	181,167.86	108,352.94	87.5	2-23-32	10-26-44
Berkeley Springs	The Bank of Berkeley Springs	John H. Hoffman	509,234.40	416,688.03	93.7	8- 5-33	1- 4-44
Berkeley Springs	The Morgan County Bank	John H. Hoffman	242,650.00	175,933.98	102.2	10-31-31	9-14-43
Beverly	Beverly Bank	John H. Hoffman	51,029.79	20,562.54	100	5-25-31	3- 6-42
Blackville	The Dunkard Valley Bank	John H. Hoffman	243,535.62	179,718.16	53.5	8-28-31	2-14-44
Bluefield	Fidelity Bank and Trust Co.	Chas. L. Williams	No Record	No Record	84.25	9-22-11	No Record
Bluefield	Union Bank & Trust Co.	J. A. Hern	No Record	No Record	97.12	6-16-17	No Record
Bruceton Mills	Bruceton Bank	John H. Hoffman	531,629.82	456,607.60	68	10-14-31	5- 3-45
Buckhannon	Peoples Bank of West Virginia	Smith Hood	892,527.33	654,399.62	51.53	2- 5-29	1-22-42
Burnsville	Peoples Bank of Burnsville	John I. Bender	116,653.40	34,450.00	91	8- 4-19	6-29-34
Cabin Creek	Bank of Cabin Creek	Central Trust Company	127,763.22	88,204.64	47.5	7-24-26	1-29-32
Cairo	Bank of Cairo	Smith Hood	515,204.62	433,841.99	84.4	9-17-29	2-10-42
Camden-on-Gauley	Peoples Bank	John H. Hoffman	120,271.21	79,518.33	40	7-20-31	1-29-45
Cameron	Bank of Cameron	John H. Hoffman	701,254.58	530,175.57	115.3	10-20-31	3- 1-46
Charleston	Capital City Bank	W. M. Adkins	1,094,239.84	None	*48	10- 7-33	3-29-47
Charleston	Charleston Trust Co.	W. M. Adkins	1,618,535.95	1,005,907.80	73.39	5-27-33	3- 3-47
Charleston	Day & Night Bank	Central Trust Co.	954,542.82	747,501.74	100	7- 5-19	No Record
Charleston	Peoples Exchange Bank	W. M. Adkins	642,128.82	278,856.00	85	8-16-33	3-14-47
Charleston	Security Bank & Trust Co.	John H. Hoffman	1,042,500.23	446,108.56	106.7	4-19-33	5- 4-44
Charles Town	Farmers Bank & Trust Co.	Federal Deposit Insurance Corporation	1,262,325.27	1,172,488.24	**85.71	9- 1-37	10-18-43
Circleville	Circleville Bank	John H. Hoffman	131,209.38	84,477.36	115	12-29-31	12- 7-43
Clarksburg	Clarksburg Trust Co.	John H. Hoffman	2,161,558.09	2,582,674.90	82	6- 7-29	5-26-45
Clarksburg	Farmers Bank of Clarksburg	Smith Hood	997,660.44	729,677.04	104.18	12-13-29	8-17-43
Clarksburg	West Virginia Bank	John H. Hoffman	898,400.67	None	*20	1- 7-34	6-11-45
Davy	Bank of Davy	First National Bank of Welch	204,390.21	134,705.77	83.25	12-14-27	4- 7-33
Elm Grove	State Bank & Trust Co.	John H. Hoffman	1,592,983.83	1,043,636.43	106	1-27-33	11-20-45

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Fairmont	Citizens Dollar Savings Bank	John Henshaw	200,700.98	161,752.65	27.75	3- 7-15	10-25-44
Fairmont	Monongahela Bank	Smith Hood	732,510.03	477,144.17	53.63	2-21-29	2-10-43
Fairview	Farmers & Merchants Bank	John H. Hoffman	504,109.30	365,800.90	65	8-30-33	6-13-45
Farmington	Bank of Farmington	John H. Hoffman	402,630.30	337,381.21	83.8	10-8-31	11-30-45
Fayetteville	Bank of Fayette	John H. Hoffman	234,099.83	160,098.72	53.8	1-26-31	2-14-44
Flemington	Bank of Flemington	John H. Hoffman	190,351.04	122,311.23	47.5	9-26-31	2-10-44
Franklin	Farmers Bank of Pendleton	John H. Hoffman	633,350.69	457,623.04	84.1	12-20-31	12- 7-43
Franklin	The Franklin Bank	John H. Hoffman	351,868.51	230,006.72	98.9	12-19-31	12- 7-43
Gauley Bridge	Bank of Gauley Bridge	John H. Hoffman	201,349.62	110,323.61	111.5	7-13-33	2-14-44
Gilbert	Bank of Gilbert	C. B. Early	159,269.25	96,210.40	98.5	4- 3-26	1-22-40
Grafton	Grafton Bank	Hugh R. Warder	No Record	No Record	78	1915	No Record
Grafton	Merchants & Mechanics Savings Bank	John H. Hoffman	614,726.75	459,784.69	49.8	10-23-29	10- 3-44
Grafton	Grafton Bank & Trust Co.	John H. Hoffman	858,706.41	706,017.94	95	10-10-31	10- 3-44
Grafton	The Taylor County Bank	John H. Hoffman	479,521.60	364,316.84	58.75	8-18-33	10- 3-44
Grantsville	Peoples Bank of Grantsville	A. G. Mathews	155,086.69	89,487.09	70	7- 9-24	8-22-41
Hamlin	Farmers & Merchants Bank	John H. Hoffman	220,689.39	113,581.86	86.25	12-16-32	9- 5-44
Harpers Ferry	Bank of Harpers Ferry	John H. Hoffman	174,277.61	111,900.04	85.3	6-20-33	5-10-43
Harrisville	Peoples Bank	Commercial Banking & Trust Co., Parkersburg	997,741.08	788,069.91	34	1-21-28	4-27-46
Harrisville	Ritchie County Bank	Lester Snodgrass	No Record	No Record	100	10-17-11	No Record
Huntington	Cabell County Bank	O. F. Payne	293,539.43	222,134.05	11.5	1-10-31	2- 1-44
Huntington	Coal Exchange Bank	F. O. Lamb	646,872.51	331,987.76	48.85	10-26-28	12-30-41
Huntington	Huntington Bank & Trust Co.	W. M. Adkins	2,825,583.93	1,498,885.81	39.6	4- 8-33	6-29-46
Huntington	Metro Bank	Federal Deposit Insurance Corporation	24,558,977.25	21,235,337.10	100	9-12-80	
Huntington	Union Bank & Trust Co.	W. M. Adkins	2,764,896.42	1,686,549.15	45.25	1-28-31	7-27-46
Jacksonburg	Bank of Jacksonburg	Smith Hood	101,690.52	48,308.25	101	6-22-29	9-23-38
Jane Lew	Union Bank of Jane Lew	Smith Hood	405,795.85	209,872.85	100	10-13-31	6-27-38
Kermit	Kermit State Bank	Federal Deposit Insurance Corporation	117,182.35	66,880.52	100	11- 1-38	5-23-42
Keyser	Peoples Bank of Keyser	John H. Hoffman	671,170.25	537,225.85	90	4-27-22	1-19-43
Kingwood	Bank of Kingwood	John H. Hoffman	535,205.51	369,236.32	96	7- 1-31	7-29-46

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Lewisburg	Bank of Greenbrier	E. L. Morrison	408,413.03	298,406.49	64	12- 2-30	11-25-41
Littleton	The Exchange Bank	B. A. Pyles	No Record	No Record	79.2	7-10-13	No Record
Logan	Guyan Valley Bank	John H. Hoffman	893,972.66	None	*65.29	9-13-32	5-29-43
Lumberport	Lumberport Bank	John H. Hoffman	287,836.91	153,148.46	00	8-28-29	12- 2-44
Man	Merchants & Miners Bank	John H. Hoffman	110,806.37	72,649.66	73.5	8-23-33	2-14-44
Middlebourne	United Bank of Middlebourne	John H. Hoffman	580,200.11	461,721.68	93.8	9-22-33	7-17-45
Morgantown	Bank of Monongahela Valley	John H. Hoffman	4,535,468.43	3,372,579.56	70	12-31-30	3-14-46
Morgantown	Commercial Bank of Morgantown	O. H. Gall	981,055.45	851,227.14	100	12- 1-29	7-17-41
Morgantown	Federal Savings & Trust Co.	John H. Hoffman	699,205.40	No Record	00	3-12-31	10- 4-45
Morgantown	Union Bank & Trust Co.	John H. Hoffman	865,834.46	No Record	00	3-12-31	10- 4-45
Moundsville	Mound City Bank	John H. Hoffman	718,198.10	484,448.90	74.8	4- 3-33	10- 9-45
Mullens	Bank of Mullens	Central Trust, Co., Charleston	744,564.17	592,255.22	18.42	4-20-27	1-15-45
Parkersburg	Central Bank & Trust Co.	F. O. Lamb	880,675.08	656,639.06	100	11- 3-31	5-26-37
Pax	Bank of Pax	John H. Hoffman	160,025.59	112,139.52	41	9- 4-31	2-14-44
Pennsboro	First Citizens Bank	John H. Hoffman	884,701.59	732,087.95	60	6- 6-33	6-25-45
Philippi	Peoples Bank of Philippi	John H. Hoffman	413,484.24	310,232.02	73.8	11-20-29	2-26-45
Pine Grove	Bank of Pine Grove	M. M. McIntire	145,120.60	125,285.31	75	7-11-25	12- 3-38
Pineville	Wyoming County Bank	Central Trust Co.,	227,416.59	166,956.57	44.11	11-20-28	1-15-45
Pt. Pleasant	Pt. Pleasant Trust Co.	Robt. L. Hogg	640,981.51	207,993.27	00	8-21-28	No Record
Pullman	Pullman State Bank	Smith Hood	183,108.08	125,731.19	70	9- 5-29	10-11-38
Ravenswood	Bank of Ravenswood	J. T. Sayre	90,190.39	38,757.30	100	6- 4-15	No Record
Richwood	Citizens Bank of Richwood	John H. Hoffman	391,877.75	285,544.00	7.9	8-22-31	11-27-44
Richwood	Richwood Banking & Trust Co.	John H. Hoffman	526,514.45	422,967.03	102.85	10- 1-31	3-19-46
Ridgeley	Peoples Bank of Ridgeley	John H. Hoffman	183,832.11	112,130.82	30.41	6- 4-31	11- 6-43
Rupert	Bank of Rupert	E. L. Morrison	141,433.19	77,105.29	43	1-23-32	12-12-39
Shinnston	Farmers Bank of Shinnston	John H. Hoffman	756,186.92	612,576.53	85.65	10-14-31	5-26-45
Smithfield	Bank of Smithfield	C. B. Highland	No Record	No Record	100	5-20-08	No Record
South Charleston	Day & Night Bank	Kanawha Banking & Trust Co., Charleston	28,669.41	6,056.04	100	7-21-19	2- 8-30
Spencer	Bank of Spencer	Thos. P. Ryan	No Record	No Record	100	3- 2-12	No Record
Sutton	Bank of Sutton	John H. Hoffman	321,715.43	259,845.11	69.5	9- 1-31	12-10-43
Tunnelton	Tunnelton Bank	Smith Hood	602,272.53	397,062.98	00	7-23-29	6-13-40

Location	Name of Bank	Final Receiver	Resources	Deposits	Total Percentage Paid to Depositors	Date of Suspension	Date Receiver Discharged
Wallace	Wallace Bank	John H. Hoffman	246,586.15	156,853.18	75	9-14-24	2-26-43
Wayne	Peoples State Bank of Wayne	O. F. Payne	171,519.28	122,416.51	35	11-29-30	3-15-44
Webster Springs	Webster County Bank	John B. Skidmore	No Record	No Record	100	8- 1-07	No Record
Weston	The Bank of Weston	Smith Hood	696,676.16	580,857.88	48.65	9-26-31	11- 6-42
West Union	The Doddridge County Bank	John H. Hoffman	783,752.00	595,084.23	9	7-18-33	8-26-46
Wheeling	Central Union Trust Co.	O. H. Gall	1,923,220.30	1,133,670.82	90	10- 8-31	No Record
Whitesville	Bank of Whitesville	John H. Hoffman	155,919.91	93,299.54	25	1-28-33	4-12-43
Williamsburg	Bank of Williamsburg	E. L. Morrison	202,910.14	152,561.01	87	12-31-31	12- 3-42
Williamson	Day & Night Bank	Hayes Picklesimer	583,564.25	266,795.12	58.6	3- 8-25	1-30-35
Williamson	Williamson State Bank	John H. Hoffman	228,306.54	177,940.30	23.7	9- 30-32	1-12-44
Winfield	Bank of Winfield	John H. Hoffman	332,191.45	246,299.32	2.3	9-13-29	11-10-43

*Returned to stockholders paying double liability, depositors having been paid in full.
**Federal Deposit Insurance Corporation paid all deposits up to $5,000.00 Bank liquidated 85.71% of total deposits.

MORGANTOWN, CITIZENS INDUSTRIAL
FINANCING CORPORATION

President, James R. Camp

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 163	$ 682
U. S. Treasury securities	983	497
Obligations of other U. S. Government agencies and corporations	-0-	-0-
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	-0-	1,200
Loans, Net	7,503	8,064
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	185	496
Real estate owned other than bank premises	229	-0-
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	3,101	2,218
TOTAL ASSETS	$ 12,164	$ 13,157

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ -0-	$ -0-
Time & savings deposits of individuals, partnerships, & corporations	8,439	8,855
Deposits of United States Government	-0-	-0-
Deposits of States and political subdivisions in the United States	-0-	-0-
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	-0-	-0-
TOTAL DEPOSITS	$ 8,439	$ 8,855
Total demand deposits	$ -0-	$ -0-
Total time and savings deposits	$ 8,439	$ 8,855
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	180	165
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	1,965	2,467
TOTAL LIABILITIES	$ 10,584	$ 11,487
Subordinated notes and debentures	-0-	-0-
Common Stock	200	200
Surplus	1,000	1,000
Undivided profits	380	470
Reserve for contingencies and other capital reserves	-0-	-0-
TOTAL EQUITY CAPITAL	$ 1,580	$ 1,670
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 12,164	$ 13,157

PARKERSBURG, PARKERSBURG INDUSTRIAL
FINANCING CORPORATION

Presid[illegible], R. D. Lattimer, M.D. Cashier, S. D. Walkup

ASSETS

	THOUSANDS 12-31-80	12-31-81
Cash and due from depository institutions	$ 114	$ 105
U. S. Treasury securities	-0-	-0-
Obligations of other U. S. Government agencies and corporations	-0-	-0-
Obligations of States and political subdivisions in the Unites States	-0-	-0-
Other bonds, notes, and debentures	-0-	-0-
Federal Reserve stock and corporate stock	-0-	-0-
Trading account securities	-0-	-0-
Federal funds sold and securities purchased under agreements to resell	275	275
Loans, Net	2,141	2,050
Lease financing receivables	-0-	-0-
Bank premises, furniture and fixtures, and other assets representing bank premises	30	38
Real estate owned other than bank premises	14	71
Investments in unconsolidated subsidiaries and associated companies	-0-	-0-
Customers' liability to this bank on acceptances outstanding	-0-	-0-
Other assets	25	24
TOTAL ASSETS	$ 2,599	$ 2,563

LIABILITIES

Demand deposits of individuals, partnerships and corporations	$ -0-	$ -0-
Time & savings deposits of individuals, partnerships, & corporations	1,910	1,871
Deposits of United States Government	-0-	-0-
Deposits of States and political subdivisions in the United States	-0-	-0-
Deposits of foreign governments and official institutions	-0-	-0-
Deposits of commercial banks	-0-	-0-
Certified and officers' checks	-0-	-0-
TOTAL DEPOSITS	$ 1,910	$ 1,871
Total demand deposits	$ -0-	$ -0-
Total time and savings deposits	$ 1,910	$ 1,871
Federal funds purchased and securities sold under agreements to repurchase	-0-	-0-
Interest-bearing demand notes (note balances) issued to the U. S. Treasury	-0-	-0-
Other liabilities for borrowed money	-0-	-0-
Mortgage indebtedness and liability for capitalized leases	-0-	-0-
Bank's liability on acceptances executed and outstanding	-0-	-0-
Other liabilities	74	88
TOTAL LIABILITIES	$ 1,984	$ 1,959
Subordinated notes and debentures	-0-	-0-
Common Stock	119	119
Surplus	175	175
Undivided profits	321	251
Reserve for contingencies and other capital reserves	-0-	59
TOTAL EQUITY CAPITAL	$ 615	$ 604
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 2,599	$ 2,563

INFORMATION CONCERNING
STATE CHARTERED INDUSTRIAL LOAN COMPANIES

July 1, 1980 - December 31, 1981

House Bill 1565 was signed into law in April 1981 permitting industrial loan companies, industrial banks, and secondary mortgage lenders to operate their business in the same premises of a related supervised lender. This concept of "dual authority" is being utilized by fifty-eight institutions, as of December 31, 1981.

NEW CHARTERS GRANTED DURING PERIOD
July 1, 1980 through December 31, 1981

Beneficial Industrial Loan Company of Wheeling
Beneficial Industrial Loan Company of Weirton
Beneficial Industrial Loan Company of Kanawha City
Beneficial Industrial Loan Company of Charleston
Beneficial Industrial Loan Company of Clarksburg
Beneficial Industrial Loan Company of Fairmont
Beneficial Industrial Loan Company of Huntington
Beneficial Industrial Loan Company of Morgantown
Beneficial Industrial Loan Company of Parkersburg
Beneficial Industrial Loan Company of Rainelle
Beneficial Industrial Loan Company of South Charleston
Beneficial Industrial Loan Company of Marion County
Peoples Loan Financial Services, Inc., of Bluefield

INDUSTRIAL LOAN OFFICES CLOSED DURING PERIOD
July 1, 1980 through December 31, 1981

Associates Financial Services, Inc. of Wheeling
Commercial Credit Corporation of Elkins
Commercial Credit Corporation of Mullens
Associates Financial Services, Inc. of Buckhannon
Associates Financial Services, Inc. of Welch
C.I.T. Financial Services, Inc. of Oak Hill
C.I.T. Financial Services, Inc. of Morgantown

CONSOLIDATED REPORT OF CONDITION OF THE

ACTIVE INDUSTRIAL LOAN COMPANIES OPERATING IN

WEST VIRGINIA JUNE 30, 1981 THROUGH DECEMBER 31, 1981

	June 30, 1981	December 31, 1981
ASSETS		
Cash on hand	$ 92,816.04	$ 166,373.57
Due from Banks	2,382,084.83	6,398.741.38
Investments	4,575,716.84	2,786,869.48
Net Loans	86,530,327.62	86,665,572.21
Fixed Assets	135,208.34	117,642.40
Other Assets	4,204,598.87	10,402,235.85
TOTAL ASSETS	97,920,752,54	106,537,434.89
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 32,457,386.22	$ 33,179,791.66
Borrowings or rediscounts	13,711,093.61	872,936.07
Other Liabilities	15,778,819.25	30,917.883.40
Total Capital	35,973,453.46	41,566,823.76
TOTAL LIABILITIES AND CAPITAL	97,920,752.54	106,537,434.89

CONSOLIDATED REPORT OF EARNINGS AND EXPENSES FOR CALENDAR YEARS OF THE ACTIVE INDUSTRIAL LOAN COMPANIES

Number of Banks	12-31-80 126	12-31-81 128
INCOME		
Charges Collected and/or Earned	$12,536,266.32	$13,289,602.15
Other Income		
Insurance Commissions	112,928.71	254,748.52
Miscellaneous	145,905.79	70,914.16
TOTAL OPERATING INCOME	$12,795,100.82	$13,615,264.83
EXPENSES		
Advertising	$ 67,091.43	$ 229,991.84
Auditing	24,057.87	35,747.72
Bad Debts		
Charge-offs	591,418.77	811,038.49
Deduct: Collections on Accounts Previously Charged Off	(104,684.92)	(105,739.34)
Additions to Reserve for Bad Debts	(16,571.96)	516,773.58
Depreciation and Amortization	523,854.76	269,721.92
Insurance and Fidelity Bonds	28,707.60	58,741.01
Legal Fees and Disbursements	23,540.02	41,274.09
Postage, Printing, Stationery and Supplies	107,263.64	158,398.48
Rent, Janitorial Services and Utilities	247,030.01	294,198.78
Salaries of Officers, Owners and Partners	126,640.50	207,147.00
Salaries of all other Employees	1,206,166.34	1,501,073.73
Taxes-Other Than on Income	324,281.46	473,862.86
License Fees	1,428.50	7,621.50
Telephone and Telegraph	138,533.21	169,897.77
Travel, Auto Expense and Allowance	72,410.41	90,712.58
Supervision and Administration (when not allocated to other items)	649,629.84	660,448.85
Other Expenses	334,683.73	475,239.12
Interest Paid on Borrowed Funds	4,510,526.31	6,626,623.98
Interest Paid on Evidence of Indebtedness	1,476,500.92	3,086,988.34
Total Expenses Before Income Taxes	10,332,508.44	15,609,762.30
Income Before Income Taxes	2,462,592.38	(1,994,497.47)
Income Taxes		
State	87,745.62	35,625.64
Federal	949,954.56	(1,124,071.16)
TOTAL EXPENSES	$11,370,208.62	$14,521,316.78
NET INCOME	$ 1,424,892.20	$ (906,051.95)

BECKLEY, ASHLAND INDUSTRIAL LOAN COMPANY

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 25.00	$ 25.00
Due from Banks	1,400.41	261,942.00
Investments	400,471.39	-0-
Net Loans	112,886.74	292,017.00
Fixed Assets	145.55	89.00
Other Assets	-0-	-0-
TOTAL ASSETS	$ 514,929.09	$ 554,073.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	7,464.54	14,541.00
Total Capital	507,464.55	539,532.00
TOTAL LIABILITIES AND CAPITAL	$ 514,929.09	$ 554,073.00

BECKLEY, C.I.T. FINANCIAL SERVICES, INC. OF BECKLEY

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 9,712.09	$ 8,031.20
Due from Banks	2,000.00	1,913.73
Investments	-0-	-0-
Net Loans	3,030,471.30	2,889,905.44
Fixed Assets	-0-	-0-
Other Assets	155.20	46.51
TOTAL ASSETS	$ 3,042,338.59	$ 2,899,896.88
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 2,544,161.14	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	89,519.85	2,520,117.23
Total Capital	408,657.60	379,779.65
TOTAL LIABILITIES AND CAPITAL	$ 3,042,338.59	$ 2,899,896.88

BECKLEY, COMMERCIAL CREDIT PLAN INCORPORATED OF BECKLEY

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 6,735.77	$ 225.00
Due from Banks	406,051.36	2,397.64
Investments	-0-	270,599.20
Net Loans	8,143,636.08	6,734,322.65
Fixed Assets	-0-	-0-
Other Assets	146,372.95	528,819.99
TOTAL ASSETS	$ 8,702,796.16	$ 7,536,364.48
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 1,430,233.91	$ 4,032,322.43
Borrowings or rediscounts	-0-	-0-
Other Liabilities	5,245,570.01	1,625,012.02
Total Capital	2,026,992.24	1,879,030.03
TOTAL LIABILITIES AND CAPITAL	$ 8,702,796.16	$ 7,536,364.48

BLUEFIELD, BARCLAYS AMERICAN/CREDIT OF WEST VIRGINIA, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 100.00	$ 100.00
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	1,110,373.00	1,155,260.00
Fixed Assets	-0-	-0-
Other Assets	97,744.00	4,403.00
TOTAL ASSETS	$ 1,208,217.00	$ 1,159,763.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	494,980.00	566,129.00
Total Capital	713,237.00	593,634.00
TOTAL LIABILITIES AND CAPITAL	$ 1,208,217.00	$ 1,159,763.00

BLUEFIELD, COMMERCIAL CREDIT PLAN INCORPORATED OF BLUEFIELD

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,535.27	$ 225.00
Due from Banks	273,197.91	2,798.20
Investments	-0-	242,668.47
Net Loans	6,616,754.60	5,802,595.60
Fixed Assets	-0-	-0-
Other Assets	136,013.90	431,203.76
TOTAL ASSETS	$ 7,027,501.68	$ 6,479,491.03
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 745,618.38	$ 4,538,760.37
Borrowings or rediscounts	-0-	-0-
Other Liabilities	4,680,838.57	434,491.06
Total Capital	1,601,044.73	1,506,239.60
TOTAL LIABILITIES AND CAPITAL	$ 7,027,501.68	$ 6,479,491.03

BLUEFIELD, PEOPLES LOAN FINANCIAL SERVICES, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		18,301.48
Investments		-0-
Net Loans		44,199.49
Fixed Assets		-0-
Other Assets		688.13
TOTAL ASSETS	$	$ 63,189.10
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		11,882.90
Total Capital		51,306.20
TOTAL LIABILITIES AND CAPITAL	$	$ 63,189.10

BUCKHANNON, ASSOCIATES FINANCIAL SERVICES COMPANY OF BUCKHANNON, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,968.00	$
Due from Banks	-0-	
Investments	-0-	
Net Loans	1,506,099.00	
Fixed Assets	-0-	
Other Assets	170,861.00	
TOTAL ASSETS	$ 1,678,928.00	$
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$
Borrowings or rediscounts	-0-	
Other Liabilities	1,514,295.00	
Total Capital	164,633.00	
TOTAL LIABILITIES AND CAPITAL	$ 1,678,928.00	$

CHARLESTON, ASSOCIATES FINANCIAL SERVICES COMPANY
OF KANAWHA COUNTY, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 4,108.00	$ 13,679.00
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	4,070,136.00	3,999,469.00
Fixed Assets	-0-	-0-
Other Assets	527,317.00	62,810.00
TOTAL ASSETS	$ 4,601,561.00	$ 4,075,958.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	4,444,212.00	3,995,857.00
Total Capital	157,349.00	80,101.00
TOTAL LIABILITIES AND CAPITAL	$ 4,601,561.00	$ 4,075,958.00

CHARLESTON, BENEFICIAL INDUSTRIAL LOAN COMPANY OF LEE

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 2,732.39	$ 184.00
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	1,665,694.00	2,019,986.00
Fixed Assets	2,673.72	191.00
Other Assets	15,042.45	39,239.00
TOTAL ASSETS	$ 1,686,142.56	$ 2,059,600.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 259,027.07	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	14,877.72	598,333.00
Total Capital	1,412,237.77	1,461,267.00
TOTAL LIABILITIES AND CAPITAL	$ 1,686,142.56	$ 2,059,600.00

CHARLESTON, BENEFICIAL INDUSTRIAL LOAN COMPANY OF KANAWHA CITY

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		9,175.00
Fixed Assets		-0-
Other Assets		609,396.00
TOTAL ASSETS	$	$ 618,571.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		-0-
Total Capital		618,571.00
TOTAL LIABILITIES AND CAPITAL	$	$ 618,571.00

CHARLESTON, U. S. LIFE CREDIT CORPORATION

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ 200.00
Due from Banks		200.00
Investments		-0-
Net Loans		38,804.61
Fixed Assets		-0-
Other Assets		206,721.39
TOTAL ASSETS	$	$ 245,926.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		-0-
Total Capital		245,926.00
TOTAL LIABILITIES AND CAPITAL	$	$ 245,926.00

CLARKSBURG, ASSOCIATES FINANCIAL SERVICES COMPANY
OF CLARKSBURG, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,193.00	$ 20,450.00
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	2,028,280.00	3,069,916.00
Fixed Assets	4,074.00	1,113.00
Other Assets	-0-	-0-
TOTAL ASSETS	$ 2,033,547.00	$ 3,091,479.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	941,570.00	2,006.873.00
Total Capital	1,091,977.00	1,084,606.00
TOTAL LIABILITIES AND CAPITAL	$ 2,033,547.00	$ 3,091,479.00

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,785.68	$ 3,268.79
Due from Banks	2,000.00	2,000.00
Investments	-0-	-0-
Net Loans	1,691,850.50	1,665,916.04
Fixed Assets	-0-	-0-
Other Assets	-0-	2.54
TOTAL ASSETS	$ 1,695,636.18	$ 1,671,187.37
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 1,396,009.05	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	21,436.89	1,396,417.89
Total Capital	278,190.24	274,769.48
TOTAL LIABILITIES AND CAPITAL	$ 1,695,636.18	$ 1,671,187.37

CHARLESTON, COMMERCIAL CREDIT PLAN INCORPORATED OF CHARLESTON

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 3,894.64	$ 225.00
Due from Banks	113,481.66	1,520,326.95
Investments	-0-	450,224.78
Net Loans	4,057,104.87	3,694,828.36
Fixed Assets	-0-	-0-
Other Assets	47,256.52	215,033.97
TOTAL ASSETS	$ 4,221,737.69	$ 5,880,639.06
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 1,863,871.40	$ 3,713,553.57
Borrowings or rediscounts	-0-	-0-
Other Liabilities	462,975.33	264,945.99
Total Capital	1,894,890.96	1,902,139.50
TOTAL LIABILITIES AND CAPITAL	$ 4,221,737.69	$ 5,880,639.06

CLARKSBURG, BENEFICIAL INDUSTRIAL LOAN COMPANY OF CLARKSBURG

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		9,891.00
Fixed Assets		-0-
Other Assets		608,777.00
TOTAL ASSETS	$	$ 618,668.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		-0-
Total Capital		618,668.00
TOTAL LIABILITIES AND CAPITAL	$	$ 618,668.00

CLARKSBURG, C.I.T. FINANCIAL SERVICES, INC. OF CLARKSBURG

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 3,221.46	$ 3,431.10
Due from Banks	2,000.00	2,000.00
Investments	-0-	-0-
Net Loans	1,190,668.79	2,168,195.01
Fixed Assets	-0-	-0-
Other Assets	-0-	-0-
TOTAL ASSETS	$ 1,195,890.25	$ 2,173,626.11
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 862,010.38	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	21,655.75	1,860,402.01
Total Capital	312,224.12	313,224.10
TOTAL LIABILITIES AND CAPITAL	$ 1,195,890.25	$ 2,173,626.11

CLARKSBURG, COMMERCIAL CREDIT PLAN INCORPORATED OF CLARKSBURG

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 3,940.71	$ 225.00
Due from Banks	86,417.50	560,961.75
Investments	-0-	391,685.88
Net Loans	3,354,430.15	2,928,745.32
Fixed Assets	-0-	-0-
Other Assets	73,194.37	174,910.78
TOTAL ASSETS	$ 3,517,982.73	$ 4,056,528.73
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 733,820.46	$ 2,080,260.71
Borrowings or rediscounts	-0-	-0-
Other Liabilities	1,060,515.87	212,030.81
Total Capital	1,723,646.40	1,764,237.21
TOTAL LIABILITIES AND CAPITAL	$ 3,517,982.73	$ 4,056,528.73

ELKINS, COMMERCIAL CREDIT PLAN INCORPORATED OF ELKINS

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ -0-	$
Due from Banks	-0-	
Investments	-0-	
Net Loans	-0-	
Fixed Assets	-0-	
Other Assets	15,781.55	
TOTAL ASSETS	$ 15,781.55	$
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$
Borrowings or rediscounts	-0-	
Other Liabilities	(407,904.50)	
Total Capital	423,686.05	
TOTAL LIABILITIES AND CAPITAL	$ 15,781.55	$

FAIRMONT, BENEFICIAL INDUSTRIAL LOAN COMPANY OF FAIRMONT

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		97,347.00
Fixed Assets		-0-
Other Assets		525,038.00
TOTAL ASSETS	$	$ 622,385.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		3,559.00
Total Capital		618,826.00
TOTAL LIABILITIES AND CAPITAL	$	$ 622,385.00

FAIRMONT, COMMERCIAL CREDIT PLAN INCORPORATED OF FAIRMONT

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 29,066.55	$ 225.00
Due from Banks	79,629.10	520,955.48
Investments	-0-	161,709.86
Net Loans	2,079,232.98	1,834,578.45
Fixed Assets	-0-	-0-
Other Assets	18,165.69	130,199.22
TOTAL ASSETS	$ 2,206,094.32	$ 2,647,668.01
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 828,024.06	$ 1,222,023.28
Borrowings or rediscounts	-0-	-0-
Other Liabilities	111,238.34	163,577.39
Total Capital	1,266,831.92	1,262,067.34
TOTAL LIABILITIES AND CAPITAL	$ 2,206,094.32	$ 2,647,668.01

FAIRMONT, US LIFE CREDIT INDUSTRIAL CORPORATION

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 200.00	$ 200.00
Due from Banks	200.00	200.00
Investments	-0-	-0-
Net Loans	994,389.70	943,512.34
Fixed Assets	3,724.28	2,989.56
Other Assets	730.16	-0-
TOTAL ASSETS	$ 999,244.14	$ 946,901.90
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 731,197.23	$ -0-
Borrowings or rediscounts	-0-	564,936.07
Other Liabilities	8,931.72	9,541.11
Total Capital	259,115.19	372,424.72
TOTAL LIABILITIES AND CAPITAL	$ 999,244.14	$ 946,901.90

HUNTINGTON, BENEFICIAL INDUSTRIAL LOAN COMPANY OF HUNTINGTON

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		20,252.00
Fixed Assets		-0-
Other Assets		598,953.00
TOTAL ASSETS	$	$ 619,205.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		1,166.00
Total Capital		618,039.00
TOTAL LIABILITIES AND CAPITAL	$	$ 619,205.00

HUNTINGTON, ASSOCIATES FINANCIAL SERVICES COMPANY
OF HUNTINGTON, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,850.00	$ -0-
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	1,437,991.00	2,564,546.00
Fixed Assets	194.00	-0-
Other Assets	205,196.00	24,381.00
TOTAL ASSETS	$ 1,645,231.00	$ 2,588,927.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	1,476,217.00	2,433,181.00
Total Capital	169,014.00	155,746.00
TOTAL LIABILITIES AND CAPITAL	$ 1,645,231.00	$ 2,588,927.00

HUNTINGTON, C.I.T. FINANCIAL SERVICES, INC. OF HUNTINGTON

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,820.60	$ 3,110.33
Due from Banks	1,287.17	2,000.00
Investments	-0-	-0-
Net Loans	2,074,119.68	1,917,048.35
Fixed Assets	-0-	-0-
Other Assets	-0-	105.94
TOTAL ASSETS	$2,077,227.45	$1,922,264.62
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$1,685,777.44	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	33,561.96	1,587,094.52
Total Capital	357,888.05	335,170.10
TOTAL LIABILITIES AND CAPITAL	$2,077,227.45	$1,922,264.62

HUNTINGTON, COMMERCIAL CREDIT PLAN INCORPORATED
OF HUNTINGTON

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 3,841.26	$ 225.00
Due from Banks	61,343.59	543,091.27
Investments	-0-	172,248.27
Net Loans	2,173,187.61	2,909,244.36
Fixed Assets	-0-	-0-
Other Assets	17,786.46	64,532.75
TOTAL ASSETS	$ 2,256,158.92	$ 3,689,341.65
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 525,521.33	$ 971,536.30
Borrowings or rediscounts	-0-	-0-
Other Liabilities	261,640.46	1,209,757.30
Total Capital	1,468,997.13	1,508,048.05
TOTAL LIABILITIES AND CAPITAL	$ 2,256,158.92	$ 3,689,341.65

HUNTINGTON, FAMILY SAVINGS & LOAN, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 200.00	$ 200.00
Due from Banks	576.00	413.06
Investments	-0-	-0-
Net Loans	1,580,606.00	1,527,114.02
Fixed Assets	8,219.00	6,962.09
Other Assets	484.00	-0-
TOTAL ASSETS	$ 1,590,085.00	$ 1,534,689.17
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 339,166.00	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	-0-	160,471.78
Total Capital	1,250,919.00	1,374,217.39
TOTAL LIABILITIES AND CAPITAL	$ 1,590,085.00	$ 1,534,689.17

LEWISBURG, BENEFICIAL INDUSTRIAL LOAN CO. OF LEWISBURG

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		72,077.00
Fixed Assets		-0-
Other Assets		528,636.00
TOTAL ASSETS	$	$ 600,713.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		864.00
Total Capital		599,849.00
TOTAL LIABILITIES AND CAPITAL	$	$ 600,713.00

LOGAN, ASHLAND INDUSTRIAL LOAN COMPANY OF LOGAN

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 100.00	$ -0-
Due from Banks	1,075.40	-0-
Investments	-0-	-0-
Net Loans	1,099,134.14	1,267,242.00
Fixed Assets	9,735.36	8,327.00
Other Assets	25,522.09	38,237.00
TOTAL ASSETS	$ 1,135,566.99	$ 1,313,806.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	478,043.41	630,569.00
Total Capital	657,523.58	683,237.00
TOTAL LIABILITIES AND CAPITAL	$ 1,135,566.99	$ 1,313,806.00

LOGAN, C.I.T. FINANCIAL SERVICES, INC. OF LOGAN
(Formerly C.I.T. Financial Services, Inc. of Williamson)

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		2,172.03
Investments		-0-
Net Loans		1,199,693.12
Fixed Assets		-0-
Other Assets		32,390.96
TOTAL ASSETS	$	$ 1,234,256.11
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		979,031.14
Total Capital		255,224.97
TOTAL LIABILITIES AND CAPITAL	$	$ 1,234,256.11

LOGAN, COMMERCIAL CREDIT PLAN INCORPORATED OF LOGAN

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,822.09	$ 225.00
Due from Banks	93,822.45	4,995.98
Investments	-0-	107,852.98
Net Loans	3,984,360.47	3,930,414.51
Fixed Assets	-0-	-0-
Other Assets	75,169.58	249,154.81
TOTAL ASSETS	$ 4,155,174.59	$ 4,292,643.28
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 120,605.57	$ 1,578,172.74
Borrowings or rediscounts	-0-	-0-
Other Liabilities	2,344,314.65	1,009,487.47
Total Capital	1,690,254.37	1,704,983.07
TOTAL LIABILITIES AND CAPITAL	$ 4,155,174.59	$ 4,292,643.28

MADISON, COMMERCIAL CREDIT PLAN INCORPORATED OF MADISON

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,752.09	$ -0-
Due from Banks	45,829.96	(961.39)
Investments	-0-	-0-
Net Loans	1,582,730.42	-0-
Fixed Assets	-0-	-0-
Other Assets	22,210.04	48,008.99
TOTAL ASSETS	$ 1,652,522.51	$ 47,047.60
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	991,535.15	(594,425.90)
Total Capital	660,987.36	641,473.50
TOTAL LIABILITIES AND CAPITAL	$ 1,652,522.51	$ 47,047.60

MARTINSBURG, ASSOCIATES FINANCIAL SERVICES COMPANY OF MARTINSBURG, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,465.00	$ 11,914.00
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	1,428,778.00	1,626,019.00
Fixed Assets	9.00	-0-
Other Assets	250,941.00	29,891.00
TOTAL ASSETS	$ 1,681,193.00	$ 1,667,824.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	1,513,411.00	1,542,991.00
Total Capital	167,782.00	124,833.00
TOTAL LIABILITIES AND CAPITAL	$ 1,681,193.00	$ 1,667,824.00

MARTINSBURG, COMMERCIAL CREDIT PLAN INCORPORATED
OF MARTINSBURG

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 11,376.61	$ 225.00
Due from Banks	124,173.81	700,215.45
Investments	269,257.80	186,077.89
Net Loans	2,480,154.69	2,399,539.69
Fixed Assets	-0-	-0-
Other Assets	24,514.53	81,073.74
TOTAL ASSETS	$ 2,909,477.44	$ 3,367,131.77
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 1,253,376.46	$ 1,785,478.43
Borrowings or rediscounts	-0-	-0-
Other Liabilities	267,403.21	162,725.50
Total Capital	1,388,697.77	1,418,927.84
TOTAL LIABILITIES AND CAPITAL	$ 2,909,477.44	$ 3,367,131.77

MONTGOMERY, BENEFICIAL INDUSTRIAL LOAN COMPANY
OF MONTGOMERY

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,058.72	$ 104.00
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	1,399,270.88	1,867,294.00
Fixed Assets	6,132.65	2,344.00
Other Assets	8,072.77	33,381.00
TOTAL ASSETS	$ 1,414,535.02	$ 1,903,123.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 309,232.09	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	3,131.34	743,880.00
Total Capital	1,102,171.59	1,159,243.00
TOTAL LIABILITIES AND CAPITAL	$ 1,414,535.02	$ 1,903,123.00

MORGANTOWN, BENEFICIAL INDUSTRIAL LOAN COMPANY
OF MORGANTOWN

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		44,597.00
Fixed Assets		-0-
Other Assets		576,809.00
TOTAL ASSETS	$	$ 621,406.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		2,701.00
Total Capital		618,705.00
TOTAL LIABILITIES AND CAPITAL	$	$ 621,406.00

MORGANTOWN, C.I.T. FINANCIAL SERVICES, INC.
OF MORGANTOWN

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 4,254.38	$
Due from Banks	2,000.00	
Investments	-0-	
Net Loans	1,535,915.75	
Fixed Assets	-0-	
Other Assets	199.21	
TOTAL ASSETS	$ 1,542,369.34	$
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 1,128,861.37	$
Borrowings or rediscounts	-0-	
Other Liabilities	28,226.85	
Total Capital	385,281.12	
TOTAL LIABILITIES AND CAPITAL	$ 1,542,369.34	$

MORGANTOWN, COMMUNITY SAVINGS & LOAN, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ -0-	$ -0-
Due from Banks	101,442.56	19,845.16
Investments	102,473.61	-0-
Net Loans	131,953.71	115,472.21
Fixed Assets	-0-	-0-
Other Assets	17,500.00	238.48
TOTAL ASSETS	$ 353,369.88	$ 135,555.85
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 243,706.44	$ 36,791.90
Borrowings or rediscounts	-0-	-0-
Other Liabilities	12,783.21	1,572.48
Total Capital	96,880.23	97,191.47
TOTAL LIABILITIES AND CAPITAL	$ 353,369.88	$ 135,555.85

MOUNDSVILLE, MARSHALL COUNTY THRIFT & LOAN CO.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 4,230.99	$ 5,695.68
Due from Banks	36,146.66	46,385.40
Investments	30,000.00	30,000.00
Net Loans	816,647.58	803,226.07
Fixed Assets	5,259.24	5,342.25
Other Assets	14,718.40	15,731.68
TOTAL ASSETS	$ 907,002.87	$ 906,381.08
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 556,323.36	$ 550,737.66
Borrowings or rediscounts	-0-	-0-
Other Liabilities	133,867.63	125,448.18
Total Capital	216,811.88	230,195.24
TOTAL LIABILITIES AND CAPITAL	$ 907,002.87	$ 906,381.08

MULLENS, C.I.T. FINANCIAL SERVICES, INC. OF MULLENS

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 5,245.43	$ 6,394.65
Due from Banks	2,000.00	2,000.00
Investments	-0-	-0-
Net Loans	2,384,050.56	2,190,955.28
Fixed Assets	-0-	-0-
Other Assets	403.00	567,958.48
TOTAL ASSETS	$ 2,391,698.99	$ 2,767,308.41
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 1,879,449.79	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	36,519.25	2,296,936.53
Total Capital	475,729.95	470,371.88
TOTAL LIABILITIES AND CAPITAL	$ 2,391,698.99	$ 2,767,308.41

MULLENS, COMMERCIAL CREDIT PLAN INCORPORATED OF MULLENS

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ -0-	$
Due from Banks	-0-	
Investments	-0-	
Net Loans	-0-	
Fixed Assets	-0-	
Other Assets	25,555.21	
TOTAL ASSETS	$ 25,555.21	$
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$
Borrowings or rediscounts	-0-	
Other Liabilities	(582,557.13)	
Total Capital	608,112.34	
TOTAL LIABILITIES AND CAPITAL	$ 25,555.21	$

PARKERSBURG, ASSOCIATES FINANCIAL SERVICES COMPANY
OF PARKERSBURG, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 3,398.00	$ 22,294.00
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	2,746,691.00	2,588,078.00
Fixed Assets	(15.00)	(15.00)
Other Assets	238,432.00	29,484.00
TOTAL ASSETS	$ 2,988,506.00	$ 2,639,841.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	2,065,016.00	1,717,471.00
Total Capital	923,490.00	922,370.00
TOTAL LIABILITIES AND CAPITAL	$ 2,988,506.00	$ 2,639,841.00

PARKERSBURG, BENEFICIAL INDUSTRIAL LOAN COMPANY
OF MARION COUNTY

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		14,982.00
Fixed Assets		-0-
Other Assets		603,549.00
TOTAL ASSETS	$	$ 618,531.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		-0-
Total Capital		618,531.00
TOTAL LIABILITIES AND CAPITAL	$	$ 618,531.00

PARKERSBURG, VALLEY SAVINGS AND LOAN COMPANY

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 29,241.10	$ 61,988.00
Due from Banks	141,745.19	96,125.00
Investments	213,034.59	186,920.00
Net Loans	7,688,417.21	7,065,275.00
Fixed Assets	92,759.11	73,348.00
Other Assets	340,117.19	416,746.00
TOTAL ASSETS	$ 8,505,314.39	$ 7,900,402.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 7,247,720.99	$ 6,834,917.00
Borrowings or rediscounts	-0-	248,000.00
Other Liabilities	537,223.30	207,838.00
Total Capital	720,370.10	609,647.00
TOTAL LIABILITIES AND CAPITAL	$ 8,505,314.39	$ 7,900,402.00

PRINCETON, BENEFICIAL INDUSTRIAL LOAN COMPANY OF PRINCETON

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 324.69	$ 96.00
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	736,436.04	911,658.00
Fixed Assets	3,648.45	508.00
Other Assets	241,012.72	109,327.00
TOTAL ASSETS	$ 981,421.90	$ 1,021,589.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	7,248.64	2,385.00
Total Capital	974,173.26	1,019,204.00
TOTAL LIABILITIES AND CAPITAL	$ 981,421.90	$ 1,021,589.00

PRINCETON, PRINCETON INDUSTRIAL SAVINGS AND LOAN COMPANY

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 2,932.82	$ 500.00
Due from Banks	97,147.84	8,430.43
Investments	50,000.00	85,000.00
Net Loans	549,620.11	569,606.32
Fixed Assets	5,466.44	4,229.00
Other Assets	2,333.34	371.66
TOTAL ASSETS	$ 707,500.55	$ 668,137.41
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 540,300.95	$ 526,861.88
Borrowings or rediscounts	-0-	-0-
Other Liabilities	14,067.15	1,274.66
Total Capital	153,132.45	140,000.87
TOTAL LIABILITIES AND CAPITAL	$ 707,500.55	$ 668,137.41

RAINELLE, BENEFICIAL INDUSTRIAL LOAN COMPANY OF RAINELLE

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		87,900.00
Fixed Assets		-0-
Other Assets		531,012.00
TOTAL ASSETS	$	$ 618,912.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		1,405.00
Total Capital		617,507.00
TOTAL LIABILITIES AND CAPITAL	$	$ 618,912.00

SOUTH CHARLESTON, BENEFICIAL INDUSTRIAL LOAN COMPANY
OF SOUTH CHARLESTON

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		21,900.00
Fixed Assets		-0-
Other Assets		596,611.00
TOTAL ASSETS	$	$ 618,511.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		-0-
Total Capital		618,511.00
TOTAL LIABILITIES AND CAPITAL	$	$ 618,511.00

ST. ALBANS, BENEFICIAL INDUSTRIAL LOAN COMPANY OF ST. ALBANS

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 473.63	$ -0-
Due from Banks	-0-	-0-
Investments	-0-	-0-
Net Loans	1,426,464.22	1,138,782.00
Fixed Assets	1,540.39	-0-
Other Assets	23,376.82	43,331.00
TOTAL ASSETS	$ 1,451,855.06	$ 1,182,113.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 275,382.57	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	5,836.16	6,977.00
Total Capital	1,170,636.33	1,175,136.00
TOTAL LIABILITIES AND CAPITAL	$ 1,451,855.06	$ 1,182,113.00

ST. ALBANS, COMMERCIAL CREDIT PLAN INCORPORTED
OF ST. ALBANS

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,065.18	$ 225.00
Due from Banks	60,801.31	504,421.03
Investments	-0-	237,886.60
Net Loans	3,222,972.81	2,913,067.21
Fixed Assets	-0-	-0-
Other Assets	41,849.53	229,540.90
TOTAL ASSETS	$ 3,326,688.83	$ 3,885,140.74
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 685,484.88	$ 1,509,232.99
Borrowings or rediscounts	-0-	-0-
Other Liabilities	560,162.00	226,073.13
Total Capital	2,081,041.95	2,149,834.62
TOTAL LIABILITIES AND CAPITAL	$ 3,326,688.83	$ 3,885,140.74

SUMMERSVILLE, ASHLAND INDUSTRIAL LOAN COMPANY
OF SUMMERSVILLE

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 100.00	$ 100.00
Due from Banks	2,921.85	436,003.00
Investments	341,753.43	-0-
Net Loans	318,500.93	244,113.00
Fixed Assets	208.08	208.00
Other Assets	182.81	36,801.00
TOTAL ASSETS	$ 663,667.10	$ 717,225.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	48,710.93	59,218.00
Total Capital	614,956.17	658,007.00
TOTAL LIABILITIES AND CAPITAL	$ 663,667.10	$ 717,225.00

WEIRTON, BENEFICIAL INDUSTRIAL LOAN COMPANY OF WEIRTON

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		11,100.00
Fixed Assets		-0-
Other Assets		608,289.00
TOTAL ASSETS	$	$ 619,389.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		727.00
Total Capital		618,662.00
TOTAL LIABILITIES AND CAPITAL	$	$ 619,389.00

WELCH, ASHLAND INDUSTRIAL LOAN COMPANY OF WELCH

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ -0-	$ -0-
Due from Banks	1,994.15	539,695.00
Investments	499,034.93	-0-
Net Loans	16,534.54	34,517.00
Fixed Assets	-0-	196.00
Other Assets	230.24	-0-
TOTAL ASSETS	$ 517,793.86	$ 574,408.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ -0-
Borrowings or rediscounts	-0-	-0-
Other Liabilities	8,896.93	20,131.00
Total Capital	508,896.93	554,277.00
TOTAL LIABILITIES AND CAPITAL	$ 517,793.86	$ 574,408.00

WELCH, ASSOCIATES FINANCIAL SERVICES COMPANY
OF WELCH, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 1,934.00	$
Due from Banks	-0-	
Investments	-0-	
Net Loans	1,129,254.00	
Fixed Assets	-0-	
Other Assets	170,650.00	
TOTAL ASSETS	$ 1,301,838.00	$
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$
Borrowings or rediscounts	-0-	
Other Liabilities	1,148,053.00	
Total Capital	153,785.00	
TOTAL LIABILITIES AND CAPITAL	$ 1,301,838.00	$

WELCH, COMMERCIAL CREDIT PLAN INCORPORATED OF WELCH

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 51,403.82	$ 225.00
Due from Banks	42,474.51	8,437.05
Investments	-0-	105,300.74
Net Loans	3,098,456.05	2,835,733.31
Fixed Assets	-0-	-0-
Other Assets	56,444.45	104,983.69
TOTAL ASSETS	$ 3,248,778.83	$ 3,054,679.79
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ -0-	$ 450,918.23
Borrowings or rediscounts	-0-	-0-
Other Liabilities	2,264,349.64	1,661,955.98
Total Capital	984,429.19	941,805.58
TOTAL LIABILITIES AND CAPITAL	$ 3,248,778.83	$ 3,054,679.79

WESTON, LEWIS COUNTY SAVINGS & LOAN COMPANY

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 4,429.60	$ 1,932.82
Due from Banks	120,167.77	142,371.39
Investments	2,156.20	2,156.20
Net Loans	1,377,163.60	2,143,236.38
Fixed Assets	8,976.15	11,810.50
Other Assets	668.66	1,324.02
TOTAL ASSETS	$ 1,513,561.98	$ 2,302,831.31
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 1,314,960.88	$ 2,012,882.24
Borrowings or rediscounts	-0-	60,000.00
Other Liabilities	3,001.14	4,911.71
Total Capital	195,599.96	225,037.36
TOTAL LIABILITIES AND CAPITAL	$ 1,513,561.98	$ 2,302,831.31

WHEELING, ASSOCIATES FINANCIAL SERVICES COMPANY
OF WHEELING, INC.

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		223,783.00
Fixed Assets		-0-
Other Assets		-0-
TOTAL ASSETS	$	$ 223,783.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		(1,115,245.00)
Total Capital		1,339,028.00
TOTAL LIABILITIES AND CAPITAL	$	$ 223,783.00

WHEELING, BENEFICIAL INDUSTRIAL LOAN COMPANY
OF WHEELING

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$	$ -0-
Due from Banks		-0-
Investments		-0-
Net Loans		20,821.00
Fixed Assets		-0-
Other Assets		599,491.00
TOTAL ASSETS	$	$ 620,312.00
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$	$ -0-
Borrowings or rediscounts		-0-
Other Liabilities		1,568.00
Total Capital		618,744.00
TOTAL LIABILITIES AND CAPITAL	$	$ 620,312.00

WHEELING, COMMERCIAL CREDIT PLAN INCORPORATED
OF WHEELING

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 17,114.83	$ 225.00
Due from Banks	72,933.24	449,104.29
Investments	-0-	156,538.61
Net Loans	2,034,139.59	1,987,621.07
Fixed Assets	-0-	-0-
Other Assets	25,911.75	64,601.46
TOTAL ASSETS	$ 2,150,099.41	$ 2,658,090.43
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 709,789.66	$ 1,335,341.93
Borrowings or rediscounts	-0-	-0-
Other Liabilities	275,120.82	144,031.51
Total Capital	1,165,188.93	1,178,716.99
TOTAL LIABILITIES AND CAPITAL	$ 2,150,099.41	$ 2,658,090.43

WILLIAMSON, C.I.T. FINANCIAL SERVICES, INC.
OF WILLIAMSON

	December 31, 1980	December 31, 1981
ASSETS		
Cash on hand	$ 800.36	$
Due from Banks	2,000.00	
Investments	-0-	
Net Loans	1,221,978.38	
Fixed Assets	-0-	
Other Assets	-0-	
TOTAL ASSETS	$ 1,224,778.74	$
LIABILITIES AND CAPITAL		
Evidence of Indebtedness	$ 938,685.11	$
Borrowings or rediscounts	-0-	
Other Liabilities	15,961.22	
Total Capital	270,132.41	
TOTAL LIABILITIES AND CAPITAL	$ 1,224,778.74	$

STATE CHARTERED
BUILDING AND LOAN ASSOCIATIONS
July 1, 1980 through December 31, 1981

INFORMATION CONCERNING
BUILDING AND LOAN ASSOCIATIONS

Homeowner Building & Loan Association completed merger with Charleston Federal Savings & Loan Association, Charleston, West Virginia, effective December 1, 1980.

The Morgantown Savings and Loan Society, Morgantown, West Virginia closed December 31, 1980.

West Virginia Building and Loan Association, Charleston, West Virginia completed merger with First Federal Savings and Loan Association of Clarksburg, West Virginia, effective June 11, 1981.

St. Albans Building and Loan Association, St. Albans, West Virginia completed merger with Charleston Federal Savings and Loan Association of Charleston, West Virginia, effective July 1, 1981.

Report of Condition of
Citizens Savings and Loan Company, Moundsville, West Virginia

President, Clinton Rogerson

Secretary, Evan M. Rogerson

	12-31-80	12-31-81
ASSETS		
Net Loans Outstanding	$1,386,399.91	$1,289,600.88
Total Investments	599,437.50	631,596.73
Cash in Office	8,216.54	5,473.76
Due from banks (demand deposits)	173,466.07	184,589.69
Other Assets	3.00	3.00
TOTAL ASSETS	$2,167,523.02	$2,111,264.06
LIABILITIES		
Total Share Accounts	$1,409,199.53	$1,312,597.34
Undivided profits	518,323.49	558,666.72
Contingent fund	205,000.00	205,000.00
Reserve for Interest, Taxes, etc.	35,000.00	35,000.00
TOTAL LIABILITIES	$2,167,523.02	$2,111,264.06

BUILDING AND LOAN ASSOCIATION DISSOLVED SINCE 1901

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Beckley	Beckley Building & Loan Association	6- 3-46	Voluntary	Above par
Beckley	Co-Operative Building & Loan Association	10-25-55	Voluntary	Above par
Benwood	Benwood Building & Loan Association	July, 1922	Voluntary	Above par
Bluefield	Bluefield Building & Loan Association	1-27-14	Voluntary	No record
Bluefield	Bluefield Building & Loan Association	2- 1-35	Converted into Federal	Par
Bluefield	Mutual Home Savings Company	6-22-20	Voluntary	No record
Bluefield	Mutual Home Savings and Loan Company	5-18-17	Through Bluefield Bank	No record
Buckhannon	Buckhannon Bldg. and Loan Association	12-30-47	Voluntary	Above par
Charles Town	Cabin Building Association	1916	No record	No record
Charles Town	Charles Town Building Association	1918	No record	No record
Charles Town	Charles Town & Ranson Bldg. & Loan Assn.	6-30-22	Voluntary	Near par
Charles Town	Charles Town & Summit Pt. Bldg. & L'n A.	2- 5-40	Voluntary	No record
Charles Town	Dixie Building Loan Association	July, 1922	Court Decree	Near par
Charles Town	Fidelity Building Loan Association	1923	Court Decree	No record
Charles Town	Ideal Building & Loan Association	1923	Court Decree	No record
Charles Town	Jefferson Co. Provident Bldg. & Loan Assn.	8- 8-11	Court Decree (Voluntary)	No record
Charles Town	Public Building & Loan Association	6-30-22	Court Decree	Above par
Charles Town	Savings Building & Loan Association	7- 1-22	Court Decree	No record
Charleston	Capital Building & Loan Association	3-12-49	Voluntary	Above par
Charleston	Charleston Building & Loan Association	6-16-49	Voluntary	Above par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Charleston	Colonial Building & Loan Association	6-30-52	Voluntary	Par
Charleston	Empire Savings & Loan Company	12-29-52	Voluntary	Above par
Charleston	Industrial Home Finance Company	12-31-22	Voluntary	No record
Charleston	Imperial Building & Loan Association	7-27-37	Voluntary	Par
Charleston	Kanawha Savings & Loan Association	12- 1-48	Voluntary	Near par
Charleston	Mountain State Building & Loan Assn.	1940	Court Decree (Voluntary)	No record
Charleston	Peoples Building & Loan Association	6-30-61	Voluntary	Above par
Charleston	Sun Building & Loan Association	5- 9-34	Converted into Federal	Par
Charleston	Virginia Savings and Loan Association	8- 6-34	Voluntary	Par
Charleston	West Virginia Rural Credit Association	1917	Adopted National System	No record
Chester	Hancock County Savings & Loan Assn.	11- 3-34	Converted into Federal	Par
Clarksburg	Clarksburg Building & Loan Association	12-13-46	Voluntary	Above par
Clarksburg	Clarksburg Savings & Loan Association	2-19-23	Court Decree	No record
Clarksburg	Commercial Savings & Loan Company	No record	Court Decree	No record
Clarksburg	Eureka Building & Loan Company	9- 4-06	No record	No record
Clarksburg	Harrison County Savings & Loan Assn.	2- 1-22	Voluntary	No record
Clarksburg	Security Savings & Loan Company	9-17-17	Voluntary	No record
Cottageville	Cottageville Building & Loan Association	4-24-24	Voluntary	Par
Fairmont	East Side Building & Loan Association	11-20-44	Voluntary	Par
Fairmont	Empire Building & Loan Association	4-27-07	Voluntary	No record
Fairmont	Fairmont Savings Loan Society	10-12-10	Voluntary	No record
Fairmont	Mountaineer Building & Loan Assn.	1- 3-40	Voluntary	Par
Fayetteville	Fayetteville Building & Loan Assn.	7-29-36	Converted into Federal	Par
Grafton	Grafton Building & Loan Association	4-27-20	Voluntary	No record
Harpers Ferry	Harpers Ferry & Bolivar Bldg. & Loan Assn.	11- 7-10	Voluntary	No record

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Huntington	Cabell Building & Loan Association	12-11-62	Converted into Federal	No record
Huntington	Home Building Loan Association	1926	Voluntary	No record
Huntington	Huntington Building & Loan Assn.	4-20-21	Through Com. Sav. Loan Co.	No record
Huntington	Home Building & Savings Company	9- 4-10	Voluntary	No record
Huntington	Industrial Building & Loan Company	10- 9-09	Voluntary	No record
Huntington	New Jackson Building & Loan Association	8- 1-34	Voluntary	No record
Huntington	New Jackson Building & Loan Association	7- 1-3-	Converted into Federal	No record
Huntington	Star Building & Loan Association	Nov. 1920	Voluntary	No record
Kenova	Kenova Building & Loan Association	5-16-24	Through Jackson B & L A.	Par
Kingwood	Kingwood Building & Loan Association	4-16-43	Voluntary	Par
Lewisburg	Blue Grass Building & Loan Association	9-25-36	Converted into Federal	Par
Logan	Citizens Savings & Loan Company	2-19-18	Through Tstee E. L. Hogsett	Above par
Logan	Logan County Building & Loan Association	1-10-45	Voluntary	Par
Martinsburg	Acme Building & Loan Association	1922	Court Decree	No record
Martinsburg	Eureka Building & Loan Association	1916	Voluntary	No record
Martinsburg	Martinsburg Building & Loan Association	2-14-5-	Voluntary	Par
Martinsburg	Martinsburg Home Building & Loan Assn.	2-17-09	Voluntary	No record
Martinsburg	Farmers & Laborers Building & Loan Assn.	7-11-22	Court Decree	No record
Montgomery	Montgomery Building & Savings Association	8-12-37	Voluntary	No record
Morgantown	Athens Building & Loan Association	1-17-44	Voluntary	Above par
Morgantown	Guardian Investment Company	5- 4-43	Voluntary	No record
Morgantown	Fidelity Building & Loan Association	6-30-48	Voluntary	Above par
Morgantown	Franklin Building & Loan Association	5-27-37	Voluntary	No record
Morgantown	Peoples Building & Loan Association	12-27-07	Voluntary	No record
Morgantown	Sabraton Building & Loan Association	6-29-46	Voluntary	Par

Location	Name	Date Dissolved	How Dissolved	Liquidated at
Morgantown	Morgantown State Savings & Invest. Assn.	6-30-49	Voluntary	Par
Morgantown	Westover Building & Loan Association	6- 5-40	Voluntary	No record
Moundsville	American Building & Loan Association	2- 9-37	Converted into Federal	No record
Mount Hope	Glen Jean Building & Loan Association	8- 5-20	Voluntary	No record
Mount Hope	Mount Hope Building & Loan Association	6- 5-46	Voluntary	Above par
New Martinsville	Doolin Building & Loan Association	6-23-36	Converted into Federal	No record
Oak Hill	New River Building & Loan Association	1926	Through Fa'ville B & L A.	Par
Parkersburg	Citizens Building Association	9-21-38	Court Order	No record
Parkersburg	Exchange Building Association	6-24-41	Voluntary	Near par
Parkersburg	Traders Builders Association	10-15-45	Voluntary	Above par
Pt. Pleasant	Modern Building & Loan Association	10-24-28	Robert L. Hogg, Receiver	No record
Pt. Pleasant	Progressive Building & Loan Association	4-16-37	Receivership	Nothing
Ravenswood	Conservative Building & Loan Association	9- 5-35	Converted into Federal	No record
Ripley	Ripley Building & Loan Association	10-29-35	Voluntary	No record
Shepherdstown	Potomac Permanent Building & Loan Assn.	3-22-49	Voluntary	Above par
Sistersville	Sistersville Building & Loan Association	8-29-34	Converted into Federal	No record
Spencer	Roane County Building & Loan Association	11- 9-36	Voluntary	No record
Summersville	Summersville Building & Loan Association	3- 8-52	Voluntary	Par
Wellsburg	Advance Building Association	6-25-47	Voluntary	Above par
Wellsburg	Brooke County Building & Loan Association	12-30-52	Voluntary	Near par
Wheeling	Consolidated Building & Loan Association	No record	No record	No record
Wheeling	Ohio Valley Savings & Loan Association	8- 7-11	Court Decree	No record
Wheeling	United Building & Loan Association			Near par
Wheeling	Wheeling Savings & Loan Association	1- 4-36	Receivership	Liquidated
Williamson	Atlas Building & Loan Association	6-30-31	Voluntary	No record

STATE CHARTERED CREDIT UNIONS

INFORMATION CONCERNING
STATE CHARTERED CREDIT UNIONS

A charter for Corhart Employees Credit Union, Buckhannon, West Virginia, was approved effective May 6, 1981.

A charter for West Virginia Public Employees Credit Union, Charleston, West Virginia, was approved effective July 15, 1981.

City of Beckley Employees Credit Union, West Virginia, merged with West Virginia League Central Credit Union, Parkersburg, West Virginia, effective August 4, 1980.

STATE CHARTERED CREDIT UNIONS

CONSOLIDATED REPORT OF CONDITION OF
ACTIVE STATE CHARTERED CREDIT UNIONS
PERIODS ENDING June 30, 1980 and December 31, 1981

	6-30-80	12-31-81
Number of Credit Unions	23	24
RESOURCES		
Personal Loans	$ 9,732,021.27	$14,077,428.17
Collateral Loans	2,197,788.20	2,732,202.94
Real Estate Loans	5,429,555.12	6,292,229.49
U. S. Government Bonds	81,107.18	125.90
Other Bonds	-0-	-0-
Other Investments Including Stocks	2,961,324.98	2,650,428.88
Furniture & Fixtures	74,872.95	206,623.52
Cash in Banks	945,040.96	761,334.51
Cash in Office	162,999.98	263,215.41
Cash Items	5,783.07	-0-
Real Estate - Office Building	191,822.96	815,160.21
Loans Purchased to Liquidate Credit Unions	71,650.06	121,598.31
Share Insurance	65,613.81	97,500.79
Miscellaneous	95,686.19	199,570.58
TOTAL RESOURCES	$22,015,266.73	$28,217,418.71
LIABILITIES		
Shares	$15,490,600.18	$15,493,541.69
Deposits	2,767,620.27	803,016.56
Dividends Unpaid	35,845.30	70,309.84
Reserve Fund	979,466.74	1,108,440.83
Undivided Profits	691,356.72	840,927.70
Notes Payable	85,000.00	707,402.50
Accounts Payable	77,670.33	87,993.73
Co-maker Fund	194,944.93	185,984.01
Accrued Interest Payable	124,973.82	210,332.43
Certificate of Deposit	1,349,198.14	8,147,019.06
Share Draft Accounts	-0-	329,893.51
Miscellaneous	218,590.30	232,556.85
TOTAL LIABILITIES	$22,015,266.73	$28,217,418.71

CONSOLIDATED REPORT OF EARNINGS, EXPENSES AND DIVIDENDS
PERIODS ENDING June 30, 1980 and December 31, 1981
of ACTIVE STATE CHARTERED CREDIT UNIONS

	6-30-80	12-31-81
Number of Credit Unions	23	24
EARNINGS:		
Interest on Loans	$1,849,088.15	$2,627,787.65
Interest on Investments	239,262.10	522,613.63
Miscellaneous Income	57,876.27	133,634.50
Total Current Income	$2,146,226.52	$3,284,035.78
EXPENSE:		
Salaries and Wages	$ 230,308.69	$ 337,753.88
Rent, Light and Heat	31,069.55	43,302.51
Stationery and Office Supplies	21,088.91	40,096.61
Interest Paid	895,459.70	1,446,797.31
Other Expenses	339,773.49	602,785.06
Total Current Expenses	$1,517,700.34	$2,470,735.37
Net Current Earnings	$ 628,526.18	$ 813,300.41
OTHER INCOME:		
Recoveries on Charged Off Assets	$ 16,007.63	$ 4,448.85
Profits on Sale of Assets	-0-	5,232.05
Transferred from Reserves	30,719.50	3,743.98
Total Recoveries and Profits	$ 46,727.13	$ 13,424.88
Total Income	$ 675,253.31	$ 826,725.29
DISTRIBUTION:		
Losses Charged Off	$ 30,758.69	$ 98,380.32
To Reserve Fund	191,486.64	137,921.29
Dividends Paid	371,351.07	474,274.86
Total Distribution	$ 593,596.40	$ 710,576.47
Net Change in Undivided Profits	$ 81,656.91	$ 116,148.82
Undivided Profits at Beginning of Period	$ 609,699.81	$ 724,778.88
Undivided Profits at End of Period	$ 691,356.72	$ 840,927.70

REPORTS OF CONDITION OF
STATE CHARTERED CREDIT UNIONS
PERIODS ENDING December 31, 1980 and December 31, 1981
ANMOORE, NATIONAL CARBON EMPLOYEES CREDIT UNION

President, Samuel Jermont — Secretary, Suzanne B. Fragmin

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 202,857.24	$ 187,615.36
Collateral Loans	1,190,875.55	1,274,030.29
Real Estate Loans	90,101.80	174,850.13
U. S. Government Bonds	80,000.00	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	750.70	41,338.85
Furniture & Fixtures	-0-	-0-
Cash in Banks	24,138.37	32,353.73
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liquidate Credit Unions	-0-	-0-
Share Insurance	17,428.04	-0-
Dep. WV Comp. Comm.	-0-	30.00
Dept. Share Insurance	-0-	17,428.04
Dept. Insurance. Stab.	-0-	17,271.00
Miscellaneous - Insurance Stabl.	17,301.00	-0-
TOTAL RESOURCES	$ 1,623,452.70	$ 1,744,917.40
LIABILITIES		
Shares	$ 671,626.70	$ 666,649.05
Deposits	528,769.63	456,404.76
Dividends Unpaid	-0-	-0-
Reserve Fund	132,009.33	151,433.08
Undivided Profits	126,956.04	164,900.63
Notes Payable	35,000.00	49,000.00
Accounts Payable - P/R Adv.	55,091.00	65,361.00
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificate of Deposit	74,000.00	191,168.88
Miscellaneous	-0-	0-
TOTAL LIABILITIES	$ 1,623,452.70	$ 1,744,917.40

BUCKHANNON, CORHART EMPLOYEE'S CREDIT UNION

President, Don Henderson — Secretary-Treasurer, Larry Dean

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$	$ 4,011.70
Collateral Loans		-0-
Real Estate Loans		-0-
U. S. Government Bonds		-0-
Other Bonds		-0-
Other Investments Including Stocks		-0-
Furniture & Fixtures		-0-
Cash in Banks		1,491.04
Cash in Office		-0-
Cash Items		-0-
Dep. In Lq. Corp. CU		15,835.25
Def. Exp. Org. Cost		209.52
Nat. Dep. Guar. Co.		100.00
TOTAL RESOURCES	$	$ 21,647.51
LIABILITIES		
Shares	$	$ 20,956.09
Deposits		-0-
Dividends Unpaid		-0-
Reserve Fund		235.13
Undivided Profits		456.29
Notes Payable		-0-
TOTAL LIABILITIES	$	$ 21,647.51

CHARLESTON, CABOT EASTERN CREDIT UNION

President, Nicky Jones — Secretary-Treasurer, Jill Jenkins

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 96,103.17	$ 116,649.91
Collateral Loans	-0-	890.99
Real Estate Loans	-0-	-0-
U. S. Government Bonds	113.51	125.90
Other Bonds	-0-	-0-
Other Investments Including Stocks	29,070.53	9,402.60
Furniture & Fixtures	-0-	64.12
Cash in Banks	19,681.41	10,957.48
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	-0-	-0-
ACUGA	-0-	1,227.19
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 144,968.62	$ 139,318.19
LIABILITIES		
Shares	$ 121,270.72	$ 111,331.08
Deposits	2,541.00	4,273.52
Dividends Unpaid	-0-	2,805.03
Reserve Fund	17,991.26	17,039.39
Undivided Profits	3,165.64	3,869.17
Notes Payable	-0-	-0-
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 144,968.62	$ 139,318.19

CHARLESTON, LOCAL 317 I.A.F.F. CREDIT UNION

President, Charles N. Morgan — Secretary-Treasurer, Kenneth Morgan

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 165,300.68	$ 179,593.75
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	4,882.37	31.19
Furniture & Fixtures	100.00	100.00
Cash in Banks	25,323.76	8,724.47
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	1,721.58	1,922.17
Miscellaneous	-0-	
TOTAL RESOURCES	$ 197,328.39	$ 190,371.58
LIABILITIES		
Shares	$ 152,549.42	$ 141,528.85
Deposits	-0-	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	22,801.49	25,764.04
Undivided Profits	19,410.59	20,511.80
Notes Payable	-0-	-0-
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous	-0-	-0-
Guaranty Fund	2,566.89	2,566.89
TOTAL LIABILITIES	$ 197,328.39	$ 190,371.58

CHARLESTON, CHARLESTON POSTAL EMPLOYEES CREDIT UNION

President, James R. Saunders — Secretary-Treasurer, J. L. Deweese

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 538,258.29	$ 579,169.48
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	21,485.26	52,238.78
Furniture & Fixtures	4,381.42	3,383.66
Cash in Banks	62,091.20	49,011.29
Cash in Office	98.02	100.02
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	5,109.95	-0-
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 631,424.14	$ 683,903.23
LIABILITIES		
Shares	$ 435,529.08	$ 498,824.28
Deposits	-0-	-0-
Dividends Unpaid	2,392.12	14,890.02
Reserve Fund	17,023.41	17,608.58
Undivided Profits	41,383.46	8,398.78
Notes Payable	-0-	-0-
Accounts Payable	24.58	24.58
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	133,000.00	-0-
Taxes Payable	-0-	604.70
Recoveries	-0-	-0-
CDI Payable	-0-	552.29
Prom. Certificates	-0-	143,000.00
Ent. Fees	-0-	-0-
Miscellaneous	2,071.49	-0-
TOTAL LIABILITIES	$ 631,424.14	$ 683,903.23

CHARLESTON, WEST VIRGINIA PUBLIC EMPLOYEES CREDIT UNION

President, John Cook — Secretary-Treasurer, Bernard Pleasant

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$	$ 284,268.70
Collateral Loans		-0-
Real Estate Loans		-0-
U. S. Government Bonds		-0-
Other Bonds		-0-
Other Investments Including Stocks		320,548.54
Furniture & Fixtures		2,011.25
Cash in Banks		14,148.72
Cash in Office		-0-
Cash Items		-0-
Unamortized Org. Costs		2,160.05
Deferred EDP Expenses		3,189.60
Other Assets (Rt. Cks.)		4.00
TOTAL RESOURCES	$	$ 626,330.86
LIABILITIES		
Shares	$	$ 615,189.72
Deposits		-0-
Dividends Unpaid		-0-
Reserve Fund		9,103.00
Undivided Profits		(10,990.49)
Notes Payable		-0-
Taxes Payable		739.13
Deferred Comp. Payable		6,585.50
Undistributed Payroll		6,704.00
Unmatched Accounts		(1,000.00)
TOTAL LIABILITIES	$	$ 626,330.86

CLARKSBURG, CLARKSBURG AREA POSTAL EMPLOYEES CREDIT UNION

Vice President, Ralph E. DeGarmo — Assistant Treasurer, Melvin L. Osborne

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 866,926.69	$ 951,961.34
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	109,210.30	107,717.33
Furniture & Fixtures	-0-	-0-
Cash in Banks	14,507.36	44,500.61
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 990,644.35	$ 1,104,179.28
LIABILITIES		
Shares	$ 685,281.13	$ 718,521.86
Deposits	31,401.50	20,922.70
Dividends Unpaid	-0-	-0-
Reserve Fund	74,994.42	83,237.66
Undivided Profits	13,265.42	22,455.30
Notes Payable	10,000.00	115,000.00
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	171,000.00	137,000.00
Miscellaneous	-0-	-0-
Christmas Savings	4,450.50	6,800.00
Vacation Club	251.38	241.76
Entrance Fees	-0-	-0-
TOTAL LIABILITIES	$ 990,644.35	$ 1,104,179.28

GARY, GARY CREDIT UNION

President, Frank C. Bacho — Secretary-Treasurer, Kenneth B. Franklin

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 107,005.73	$ 112,752.56
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	-0-	-0-
Furniture & Fixtures	-0-	-0-
Cash in Banks	5,172.83	2,213.23
Cash in Office	130.90	21.40
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 112,309.46	$ 114,987.19
LIABILITIES		
Shares	$ 67,315.00	$ 73,970.00
Deposits	-0-	-0-
Dividends Unpaid	14,420.75	17,573.07
Reserve Fund	5,477.05	1,907.66
Undivided Profits	24,163.75	21,125.25
Notes Payable	-0-	-0-
Accounts Payable	927.19	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous	5.72	-0-
Social Security Tax	-0-	119.70
Overcollection on Loans	-0-	290.85
Over and Under	-0-	.66
TOTAL LIABILITIES	$ 112,309.46	$ 114,987.19

GRAFTON, GRAMCO EMPLOYEES CREDIT UNION

President, Virginia Rager — Secretary-Treasurer, Cindy Lynch

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 17,862.00	$ 11,006.68
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	-0-	-0-
Furniture & Fixtures	58.00	2.00
Cash in Banks	5,575.01	2,619.81
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	281.13	-0-
Shares in Lg. Corp.	3,613.65	-0-
Miscellaneous	-0-	-0-
WV Lg. Corp.	-0-	2,840.64
NDG Corp.	-0-	272.66
TOTAL RESOURCES	$ 27,389.79	$ 16,741.79
LIABILITIES		
Shares	$ 20,208.51	$ 13,980.91
Deposits	-0-	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	2,685.65	46.00
Undivided Profits	4,495.63	2,714.88
Notes Payable	-0-	-0-
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 27,389.79	$ 16,741.79

HUNTINGTON, CABELL COUNTY EMPLOYEES CREDIT UNION

President, J. Boyce Taylor — Treasurer, O. S. Kittinger, Jr.

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 25,400.28	$ 24,406.25
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	-0-	-0-
Furniture & Fixtures	-0-	-0-
Cash in Banks	5,070.61	2,067.32
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 30,470.89	$ 26,473.57
LIABILITIES		
Shares	$ 27,801.90	$ 24,224.12
Deposits	-0-	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	726.21	593.81
Undivided Profits	1,942.78	1,655.64
Notes Payable	-0-	-0-
Accounts Payabls	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 30,470.89	$ 26,473.57

HUNTINGTON, HUNTINGTON CHESAPEAKE AND OHIO RAILWAY
EMPLOYEES CREDIT UNION

President, James E. Messinger — Treasurer, Alfred V. Harshbarger

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 5,157,347.57	$ 7,235,164.43
Collateral Loans	-0-	-0-
Real Estate Loans	5,442,211.77	5,610,524.57
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	2,486,442.60	806,841.63
Furniture & Fixtures	-0-	193,643.22
Cash in Banks	232,088.69	461,128.92
Cash in Office	243,101.22	250,815.79
Cash Items	2,066.62	-0-
Real Estate - Office Building	214,594.35	188,913.96
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	-0-	-0-
Construction in Progress	-0-	328,953.90
Other Real Estate Owned	-0-	297,292.35
Other Assets	-0-	76,443.74
Accrued Interest Receivable	-0-	68,724.44
Miscellaneous	46,128.79	-0-
TOTAL RESOURCES	$13,823,981.61	$15,518,446.95
LIABILITIES		
Shares	$ 9,029,026.58	$ 8,280,031.24
Deposits	42,192.50	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	390,348.03	386,734.31
Undivided Profits	192,832.52	227,086.94
Notes Payable	84,441.00	244,747.69
Accounts Payable	10,609.03	4,656.67
Co-Maker Fund	198,257.68	185,984.01
Accrued Interest Payable	110,505.84	210,332.43
Certificates of Deposit	3,765,768.43	5,978,873.66
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$13,823,981.61	$15,518,446.95

HUNTINGTON, HUNTINGTON POSTAL CREDIT UNION

President, Major W. Simms — Treasurer, Glen R. Wilson

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 1,732,133.84	$ 2,233,727.25
Collateral Loans	-0-	-0-
Real Estate Loans	179,673.79	291,241.78
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	199,896.83	73,955.89
Furniture & Fixtures	2,658.19	1,980.00
Cash in Banks	2,883.24	4,750.97
Cash in Office	700.00	1,000.00
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	17,966.98	-0-
Share Insurance Reserve	-0-	22,764.29
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 2,135,912.87	$ 2,629,420.18
LIABILITIES		
Shares	$ 1,304,327.79	$ 1,353,244.96
Deposits	-0-	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	160,166.50	176,870.91
Undivided Profits	60,829.96	53,053.59
Notes Payable	-0-	161,630.23
Accounts Payable Ins.	2,604.13	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	507,500.00	473,000.00
Contingencies	60,000.00	120,000.00
Christmas Club	10,097.80	12,562.20
Share Draft	30,386.69	116,058.29
All Savers Certificates	-0-	163,000.00
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 2,135,912.87	$ 2,629,420.18

LUMBERPORT, ABC CREDIT UNION

President, Bernard N. Brackenrich — Secretary-Treasurer, Charles E. Loar

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 13,267.03	$ 15,514.61
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	8,353.93	11,042.84
Furniture & Fixtures	-0-	-0-
Cash in Banks	853.81	806.52
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	198.58	-0-
Prepaid Insurance	-0-	205.30
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 22,673.35	$ 27,569.27
LIABILITIES		
Shares	$ 20,529.80	$ 24,815.79
Deposits	-0-	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	1,046.91	1,388.28
Undivided Profits	1,096.64	1,365.20
Notes Payable	-0-	-0-
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 22,673.35	$ 27,569.27

MARTINSBURG, CHIE CREDIT UNION

President, Caroline E. Hallenbeck — Secretary-Treasurer, Doris R. Price

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$	$ 49,107.29
Collateral Loans		-0-
Real Estate Loans		-0-
U. S. Government Bonds		-0-
Other Bonds		-0-
Other Investments Including Stocks		-0-
Furniture & Fixtures		135.20
Cash in Banks		494.42
Cash in Office		-0-
Cash Items		-0-
LG Corp. C. U.		7,318.09
Nat. Deposit Guaranty Corp.		100.00
Other Assets		378.41
TOTAL RESOURCES	$	$ 57,533.41
LIABILITIES		
Shares	$	$ 51,155.79
Deposits		-0-
Dividends Unpaid		-0-
Reserve Fund		447.77
Undivided Profits		1,929.85
Notes Payable		-0-
Shares of Other Credit Unions		4,000.00
TOTAL LIABILITIES		$ 57,533.41

MORGANTOWN, EXTENSION CREDIT UNION

President, Dale Colyer — Secretary-Treasurer, Robert L. Jack

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 61,551.91	$ 65,428.05
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	1,594.93	1,034.46
Furniture & Fixtures	-0-	-0-
Cash in Banks	1,255.85	1,033.08
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	576.04	-0-
Deposit Insurance Fund	-0-	522.59
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 64,978.73	$ 68,018.18
LIABILITIES		
Shares	$ 51,260.54	$ 47,705.81
Deposits	998.09	856.25
Dividends Unpaid	-0-	-0-
Reserve Fund	7,367.75	6,885.63
Undivided Profits	5,352.35	6,570.49
Notes Payable	-0-	6,000.00
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 64,978.73	$ 68,018.18

MORGANTOWN, MORSCO COMPOYEES CREDIT UNION

President, Mary Alice Uphold — Secretary-Treasurer, Dorothy Rosenberger

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 13,774.95	
Collateral Loans	-0-	
Real Estate Loans	-0-	
U. S. Government Bonds	-0-	
Other Bonds	-0-	
Other Investments Including Stocks	405.37	
Furniture & Fixtures	385.01	
Cash in Banks	1,745.72	
Cash in Office	-0-	
Cash Items	-0-	
Real Estate - Office Building	-0-	
Loans Pur. to Liq. C. U.	-0-	
Share Insurance	-0-	
Miscellaneous	-0-	
TOTAL RESOURCES	$ 16,311.05	
LIABILITIES		
Shares	$ 13,232.44	
Deposits	-0-	
Dividends Unpaid	-0-	
Reserve Fund	610.79	
Undivided Profits	467.82	
Notes Payable	-0-	
Accounts Payable	-0-	
Co-Maker Fund	-0-	
Accrued Interest Payable	-0-	
Certificates of Deposit	-0-	
WV Credit League	2,000.00	
Miscellaneous	-0-	
TOTAL LIABILITIES	$ 16,311.05	

MOUNDSVILLE, FOSTORIA EMPLOYEES CREDIT UNION

President, Robert A. Simsa — Secretary-Treasurer, Orie Young

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 204,306.36	$ 164,958.09
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	-0-	5,455.73
Furniture & Fixtures	1,335.76	1,227.68
Cash in Banks	9,821.22	13,046.05
Cash in Office	15.00	15.00
Cash Items	5,758.90	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	2,614.87	-0-
NV Corporate FCU	653.24	723.81
NDGC	-0-	2,737.39
Miscellaneous	25.00	-0-
TOTAL RESOURCES	$ 224,530.35	$ 188,163.75
LIABILITIES		
Shares	$ 201,420.14	$ 159,526.52
Deposits	-0-	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	10,696.73	13,612.51
Undivided Profits	12,180.61	14,651.25
Notes Payable	-0-	-0-
Accounts Payable	136.37	66.46
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Withholding Tax	77.50	242.50
F.I.C.A. Tax	19.00	64.51
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 224,530.35	$ 188,163.75

PADEN CITY, CORNING PADEN CITY EMPLOYEES CREDIT UNION

President, J. S. Richmond — Secretary-Treasurer, D. Headley - L. Richmond

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 166,036.92	$ 136,371.59
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	160.05	-0-
Furniture & Fixtures	566.17	466.83
Cash in Banks	35,329.28	28,262.19
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	-0-	-0-
Common Trust Inv.	-0-	142.37
WV Corp. FCU	-0-	34.63
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 202,092.42	$ 165,277.61
LIABILITIES		
Shares	$ 156,942.24	$ 135,478.29
Deposits	-0-	-0-
Dividends Unpaid	7,731.43	7,102.14
Reserve Fund	8,032.40	5,025.58
Undivided Profits	13,264.67	13,497.27
Notes Payable	16,000.00	4,000.00
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous - Social Security and Withholding Taxes	121.68	-0-
Withholding Tax Payable	-0-	109.80
Social Security Tax Payable	-0-	64.53
TOTAL LIABILITIES	$ 202,092.42	$ 165,277.61

PARKERSBURG, O. AMES EMPLOYEES CREDIT UNION

President, Karl D. Guinn — Treasurer, D. H. Cooper

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 21,284.27	$ 18,246.87
Collateral Loans	279,674.15	335,366.44
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	114,625.00	130,051.96
Furniture & Fixtures	-0-	-0-
Cash in Banks	16,919.28	26,895.80
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	-0-	-0-
Savings	100.00	100.00
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 432,602.70	$ 510,661.07
LIABILITIES		
Shares	$ 4,735.00	$ 4,235.00
Deposits	275,894.50	310,484.33
Dividends Unpaid	-0-	-0-
Reserve Fund	6,572.20	16,082.18
Undivided Profits	139,216.17	176,544.64
Notes Payable	-0-	-0-
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Recording fees	46.42	14.92
Life Insurance Res.	1,500.00	3,300.00
Interest and Dividends Paid	4,638.41	-0-
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 432,602.70	$ 510,661.07

PARKERSBURG, PARKERSBURG POSTAL EMPLOYEES CREDIT UNION

President, William F. Airhart — Secretary-Treasurer, Wayne R. Jarvis

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$	$ 49,100.21
Collateral Loans		-0-
Real Estate Loans		-0-
U. S. Government Bonds		-0-
Other Bonds		-0-
Other Investments Including Stocks		-0-
Furniture & Fixtures		-0-
Cash in Banks		106.25
Cash in Office		-0-
Cash Items		1,345.70
Real Estate - Office Building		-0-
Loans Pur. to Liq. C. U.		-0-
Share Insurance		512.91
Deposits in Lg. Corp. FCU		2,556.56
Miscellaneous		-0-
TOTAL RESOURCES	$	$ 53,621.63
LIABILITIES		
Shares	$	$ 40,955.31
Deposits		-0-
Dividends Unpaid		-0-
Reserve Fund		6,364.60
Undivided Profits		6,301.72
Notes Payable		-0-
Accounts Payable		-0-
Co-Maker Fund		-0-
Accrued Interest Payable		-0-
Certificates of Deposit		-0-
Miscellaneous		-0-
TOTAL LIABILITIES	$	$ 53,621.63

PARKERSBURG, U. I. EMPLOYEES CREDIT UNION

President, William Allman — Treasurer, Marilyn H. Wilsman

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 77,908.98	$ 67,464.19
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	-0-	-0-
Furniture & Fixtures	50.64	3.00
Cash in Banks	17,144.24	12,098.34
Cash in Office	-0-	-0-
Cash Items	3,105.00	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	-0-	-0-
ACUGA	919.61	-0-
Shares in League Corp.	-0-	34.82
Nat'l Deposit Guar. Corp.	-0-	996.77
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 99,128.47	$ 80,597.12
LIABILITIES		
Shares	$ 77,460.24	$ 57,062.06
Deposits (Christmas Shares)	2,097.93	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	3,116.89	4,457.66
Undivided Profits	5,453.41	6,410.40
Notes Payable	11,000.00	5,000.00
Accounts Payable	-0-	5.00
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Shares of Non-Members	-0-	5,000.00
Christmas Shares	-0-	2,662.00
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 99,128.47	$ 80,597.12

PARKERSBURG, WEST VIRGINIA LEAGUE CENTRAL CREDIT UNION

President, W. Oswell Ellison — Treasurer, Jose' R. Alonzo

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 876,650.64	$ 828,936.54
Collateral Loans	513,425.84	1,121,915.22
Real Estate Loans	86,674.94	215,613.01
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	889,983.30	1,059,419.09
Furniture & Fixtures	1,054.12	1,321.46
Cash in Banks	397.79	(4,562.60)
Cash in Office	3,000.00	11,263.20
Cash Items	-0-	-0-
Other Assets	12.93	-0-
Loans Pur. to Liq. C. U.	186,903.62	121,598.31
Share Insurance	20,350.12	24,340.79
Prepaid Expense	30.00	-0-
Miscellaneous	-0-	5,370.01
TOTAL RESOURCES	$ 2,578,483.30	$ 3,385,215.03
LIABILITIES		
Shares	$ 1,549,819.01	$ 1,844,748.76
Deposits	-0-	-0-
Dividends Unpaid	24,665.06	27,939.58
Reserve Fund	66,553.64	106,601.86
Undivided Profits	23,945.26	59,974.26
Notes Payable	-0-	-0-
Accounts Payable	10,862.66	17,904.60
Share Draft Accounts	138,660.69	213,835.22
Taxes Payable	734.26	971.04
Certificates of Deposit	716,369.92	1,060,424.23
Deferred Gain Liq. CUs	30,875.36	30,875.36
Christmas Clubs	15,997.44	21,495.12
Undistributed Payroll	-0-	445.00
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 2,578,483.30	$ 3,385,215.03

VIENNA, DEMUTH EMPLOYEES CREDIT UNION

President, Denzil D. Wiggins — Treasurer, Sandra K. George

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 552,977.57	$ 701,010.41
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	-0-	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	-0-	-0-
Furniture & Fixtures	1,068.18	2,075.70
Cash in Banks	20,048.81	32,199.05
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	-0-	-0-
Shares in Other Credit Unions	-0-	3,283.64
Permanent Capital Base	-0-	5,900.00
Share Insurance Investment	-0-	6,089.13
Miscellaneous	13,453.96	-0-
TOTAL RESOURCES	$ 587,548.52	$ 750,557.93
LIABILITIES		
Shares	$ 482,863.14	$ 511,185.11
Deposits	-0-	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	67,817.47	-0-
Reserve Fund for Delinquent Loans	-0-	69,135.67
Reserve for Contingencies	191.31	4,967.53
Undivided Earnings	23,424.73	31,005.47
Notes Payable	12,000.00	122,000.00
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Christmas Club Shares	-0-	6,075.00
All Savers Certificates	-0-	4,000.00
C. Disability Ins. Payable	-0-	1,339.46
Withheld Taxes Payable	-0-	1,474.93
Unmatched accounts	-0-	200.00
Unapplied Data Processing	-0-	(825.24)
Miscellaneous	1,251.87	-0-
TOTAL LIABILITIES	$ 587,548.52	$ 750,557.93

WHEELING, WHECAN EMPLOYEES CREDIT UNION

President, William Platt, Jr. — Treasurer, Ed Neugebauer

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 23,451.82	$ 20,854.78
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	19,979.66	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	20,809.95	31,349.99
Furniture & Fixtures	248.85	207.40
Cash in Banks	3,678.82	4,073.14
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	736.69	736.69
Accounts Receivable	-0-	642.80
Miscellaneous	194.97	-0-
TOTAL RESOURCES	$ 69,100.76	$ 57,864.80
LIABILITIES		
Shares	$ 61,085.71	$ 48,204.06
Deposits	-0-	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	3,228.19	4,125.88
Undivided Profits	4,786.86	5,534.86
Notes Payable	-0-	-0-
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 69,100.76	$ 57,864.80

WHEELING, WHEELING POSTAL CREDIT UNION

President, Walter V. Kulpa — Treasurer, Francis L. McBride

	12-31-80	12-31-81
RESOURCES		
Personal Loans	$ 79,698.79	$ 83,724.42
Collateral Loans	-0-	-0-
Real Estate Loans	-0-	-0-
U. S. Government Bonds	500.00	-0-
Other Bonds	-0-	-0-
Other Investments Including Stocks	-0-	-0-
Furniture & Fixtures	-0-	-0-
Cash in Banks	7,757.30	8,302.59
Cash in Office	-0-	-0-
Cash Items	-0-	-0-
Real Estate - Office Building	-0-	-0-
Loans Pur. to Liq. C. U.	-0-	-0-
Share Insurance	573.87	-0-
ACUGA Share Insurance	-0-	713.19
Miscellaneous	-0-	-0-
TOTAL RESOURCES	$ 88,529.96	$ 92,740.20
LIABILITIES		
Shares	$ 75,178.75	$ 77,226.67
Deposits	-0-	-0-
Dividends Unpaid	-0-	-0-
Reserve Fund	7,274.79	8,715.69
Undivided Profits	6,076.42	6,797.84
Accounts Payable	-0-	-0-
Co-Maker Fund	-0-	-0-
Accrued Interest Payable	-0-	-0-
Certificates of Deposit	-0-	-0-
Miscellaneous	-0-	-0-
TOTAL LIABILITIES	$ 88,529.96	$ 92,740.20

SUPERVISED LENDERS LICENSEES
OPERATING IN WEST VIRGINIA

The following Licensees were issued licenses to make Small Loans during the fiscal year ending December 31, 1981

Location	Name
Barboursville	Public Finance Corporation
Beckley	Ashland Finance Co. of WV (*)
Beckley	Beckley Loan Company (Ind.)
Beckley	C.I.T. Financial Services (*)
Beckley	National Finance Company
Beckley	Peoples Finance Corporation, Inc. (Ind.)
Beckley	Public Finance Corporation of WV
Beckley	Security Pacific Finance Corporation
Bluefield	Peoples Loan Company (*)
Bluefield	Personal Thrift Plan of Bluefield, Inc.
Bluefield	SunAmerica Financial Corporation
Bluefield	Union Loan Company, Inc.
Charleston	Associates Financial Services. Co., Inc. (*)
Charleston	AVCO Financial Services of Wheeling, Inc.
Charleston	Beneficial Finance Company (*)
Charleston	C.I.T. Financial Services (*)
Charleston	Household Finance Corporation
Charleston	Public Finance Corporation
Charleston	Public Finance Corporation
Charleston	Public Finance Corporation of WV
Charleston	US Life Credit Corporation (*)
Charleston	West Beneficial Finance, Inc. (*)
Charles Town	Jefferson Finance Company, Inc. (Ind.)
Clarksburg	Associates Financial Services Company (*)
Clarksburg	Beneficial Finance Company (*)
Clarksburg	C.I.T. Financial Services (*)
Clarksburg	Household Finance Corporation
Clarksburg	Public Finance Corporation
Clarksburg	Public Finance Corporation of WV
Clarksburg	Security Pacific Finance Corporation
Clarksburg	US Life Credit Corporation (*)
Dunbar	US Life Credit Corporation (*)
Elkins	Landmark Finance Corporation
Elkins	Security Pacific Finance Corporation
Fairmont	Beneficial Finance Company of Fairmont (*)

Fairmont . . . . . Finance America Corp. of WV (*)
Fairmont . . . . . Household Finance Corporation
Fairmont . . . . . Public Finance Corporation
Fairmont . . . . . US Life Credit (*)
Follansbee . . . . . Follansbee Finance Corporation (Ind.)

Franklin . . . . . Franklin Financial Services, Inc. (Ind.)
Gassaway . . . . . US Life Credit Corporation
Grantsville. . . . . US Life Credit Corporation (*)
Huntington . . . . . Associates Financial Services Company (*)
Huntington . . . . . AVCO Financial Services of Wheeling, Inc.

Huntington . . . . . Beneficial Finance Co. Of Huntington (*)
Huntington . . . . . C.I.T. Financial Services (*)
Huntington . . . . . Liberty Finance Corporation (Ind.)
Huntington . . . . . Public Finance Corporation of WV
Huntington . . . . . Security Pacific Finance Corporation

Huntington . . . . . US Life Credit Corporation (*)
Keyser . . . . . Landmark Finance Corporation
Lewisburg. . . . . West Beneficial Finance Corporation (*)
Logan. . . . . Ashland Finance Company of WV (*)
Logan. . . . . C.I.T. Financial Services of WV (*)

Logan. . . . . Security Pacific Finance Corporation
Martinsburg. . . . . Associates Financial Services Co., Inc. (*)
Martinsburg. . . . . Finance America Corp. of WV (*)
Martinsburg. . . . . Finance One of WV, Inc.
Martinsburg. . . . . Landmark Finance Corporation

Martinsburg. . . . . Security Pacific Finance Corporation
Montgomery . . . . . West Beneficial Finance Corporation (*)
Montgomery . . . . . National Finance Company
Moorefield . . . . . Easy Loan Company (Ind.)
Morgantown . . . . . Beneficial Finance Company (*)

Morgantown . . . . . Finance America Corporation (*)
Morgantown . . . . . Household Finance Corporation
Morgantown . . . . . US Life Credit Corporation (*)
Mullens. . . . . C.I.T. Financial Services (*)
Mullens. . . . . National Finance Company

New Cumberland . . . . . Hancock Finance Corporation (Ind.)
New Martinsville . . . . . Budget Finance Company (Ind.)
New Martinsville . . . . . Union Finance Company
Nitro. . . . . United Financial Services, Inc.
Northford. . . . . Northford Loan Company (Ind.)

Oak Hill . . . . . AVCO Financial Services of Wheeling, Inc.
Oak Hill . . . . . National Finance Company of Oak Hill
Oak Hill . . . . . Oak Hill Finance Company (Ind.)
Oceana . . . . . AVCO Financial Services of Wheeling, Inc.
Parkersburg. . . . . Associates Financial Services Co. of WV, Inc. (*)

Parkersburg	Beneficial Finance Company of WV (*)
Parkersburg	Best Finance Corporation (Ind.)
Parkersburg	Family Finance, Inc. (Ind.)
Parkersburg	Finance One of WV, Inc.
Parkersburg	US Life Credit Corporation (*)
Petersburg	Valley Finance Company (Ind.)
Princeton	Peoples Loan Company of Princeton
Ravenswood	Public Finance Corporation
Richwood	US Life Credit Corporation
Ripley	Jackson Finance Company (Ind.)
St. Albans	Beneficial Finance Company (*)
St. Marys	Mid-Ohio Valley Loan Company (Ind.)
Sophia	City Finance Company
South Charleston	Beneficial Finance Company (*)
South Charleston	Public Finance Corporation
Sprague	City Finance Company of Sprague
Spencer	Credit Finance Company (Ind.)
Vienna	Public Finance Corporation
Weirton	Beneficial Finance Company (*)
Weirton	Public Finance Corporation
Welch	Security Pacific Finance Corporation
Welch	State Loan Company (Ind.)
Wellsburg	Courtesy Loan & Finance Company (Ind.)
Weston	Public Finance Corporation
Weston	US Life Credit Corporation (*)
Westover	Finance One of WV, Inc.
Wheeling	Alpha Finance Company (Ind.)
Wheeling	Associates Financial Services Co., Inc. (*)
Wheeling	Beneficial Finance Company (*)
Wheeling	Ohio Valley Finance Company (Ind.)
Wheeling	Roberts Loan Company (Ind.)
Wheeling	US Life Credit Corporation (*)
Wheeling	US Life Credit Corporation

Ind. - Independent Company
* - Dual Authority

CONSOLIDATED REPORT OF
SUPERVISED LENDER LICENSEES

Authorized to make Loans of $1,600.00 or Less

AS OF DECEMBER 31, 1981

The amount shown and the items listed were compiled from the one hundred twenty-six Licensees, reporting, which reports were filed under oath as to the correctness thereof with the Department of Banking by the owners, managers and others in authority and are assumed to be correct.

ASSETS

Cash on hand and in banks	$ 585,969.28
Net Loans	84,615,349.93
Total Fixed Assets	803,610.00
Total Other Assets	3,370,781.38
TOTAL ASSETS	$89,375,710.59

LIABILITIES

Total Liabilities	$69,399,380.44
Total Capital	19,976,330.15
TOTAL LIABILITIES AND CAPITAL	$89,375,710.59

CONSOLIDATED REPORT OF INCOME AND EXPENSES
OF THE ONE HUNDRED TWENTY-SIX SUPERVISED LENDERS LICENSEES
FOR THE PERIOD FROM JANUARY 1, 1981 TO DECEMBER 31, 1981

	Regulated Loan Business
INCOME	
Charges Collected and/or Earned	$21,035,350.21
Other Income	
Insurance Commissions	669,493.70
Other	$ 571,347.61
TOTAL OPERATING INCOME	$22,276,191.52
EXPENSES	
Advertising	$ 215,227.15
Auditing	63,409.25
Bad Debts	
Charge-offs	2,315,063.39
Deduct: Collections on Accounts Previously Charged Off	(276,306.52)
Additions to Reserve for Bad Debts	1,595,328.32
Depreciation and Amortization	195,308.96
Insurance and Fidelity Bonds	181,814.36
Legal Fees and Disbursements	147,774.68
Postage, Printing, Stationery & Supplies	471,534.67
Rent, Janitorial Services and Utilities	694,420.59
Salaries of Officers, Owners and Partners	593,579.54
Salaries of all other Employees	4,119,621.13
Taxes - Other Than on Income	927,892.06
License Fees	15,083.88
Telephone and Telegraph	518,398.19
Travel, Auto Expense & Allowance	158,941.53
Supervision and Administration (when not allocated to other items)	1,795,280.89
Other Expenses	945,734.69
Interest Paid on Borrowed Funds	8,238,594.27
Interest Paid on Evidence of Indebtedness	38,002.80
Total Expenses Before Income Taxes	22,954,703.83
Income Before Income Taxes	(678,512.31)
Income Taxes	
State	11,601.49
Federal	39,955,72
TOTAL EXPENSES	$23,006,261.04
NET INCOME	($ 730,069.52)

MONEY ORDER COMPANIES

Companies authorized by the Commissioner of Banking to engage in business of issuing and seloing checks, drafts, money orders, etc. in the State of West Virginia during the fiscal year ending June 30, 1980 and 1981 are listed below.

Location	Name
Charleston, West Virginia	Food Haven, Inc.
Dallas, Texas	Republic Money Orders, Inc.
Minneapolis, Minnesota	Travelers Express Company, Inc.
New York, New York	American Express Company
San Francisco, California	BankAmerica Corp. Travelers Cheques
New York, New York	Barclays Bank International, L.T.D.
Chicago, Illinois	1st Chicago Cheque Corp.
New York, New York	The Chase Manhattan Corp.
New York, New York	Thomas Cook, Inc.
Cincinnati, Ohio	First National Cincinnati Corporation

CONSOLIDATED REPORT OF CONDITION OF NATIONAL BANKS
for the Calendar Year Ending
December 31, 1980 and December 31, 1981

	12-31-80	12-31-81
Number of Banks	109	113
	(In millions/thousands)	
ASSETS		
Cash and Due from Banks	$ 491,286	$ 576,766
U. S. Treasury Securities	494,716	513,516
Other U. S. Obligations	630,621	829,136
Obligations of states, etc	783,970	794,553
Other securities	20,674	74,633
Federal Funds Sold	550,255	613,449
Loans (net)	2,703,218	2,950,852
Direct lease financing	10,431	8,969
Bank Premises, F. & F.	128,307	136,818
Other Assets	104,715	111,807
TOTAL ASSETS	$5,918,193	$6,610,499
LIABILITIES		
Demand Deposits	$1,276,931	$1,248,847
Time Deposits	3,512,958	4,009,878
TOTAL DEPOSITS	$4,789,889	$5,258,725
Federal Funds Purchased	499,049	535,492
Other liabilities	115,729	241,420
Mortgage indebtedness	6,800	8,481
Notes & Debentures	5,064	4,994
Capital Stock	76,938	83,399
Surplus	169,931	179,896
Undivided Profits	254,793	288,235
Capital Reserves	-0-	9,857
TOTAL EQUITY CAPITAL	501,662	561,387
TOTAL LIABILITIES	$5,918,193	$6,610,499

CONDENSED
REPORT OF CONDITION of
NATIONAL BANKS IN WEST VIRGINIA

City	Name	Deposits (Mil. Thou.) 12-31-80	12-31-81
Alderson	The First National Bank of Alderson	$ 25,056	$ 27,432
Ansted	The National Bank of Ansted	12,723	14,610
Barboursville	Guyan National Bank	9,090	11,231
Beaver	Mountain National Bank	13,320	13,584
Beckley	Beckley National Bank	148,078	142,299
Beckley	First National Bank	9,150	8,622
Beckley	The Raleigh County National Bank	112,632	127,381
Belle	The First National Bank of Belle	26,429	30,137
Berkeley Springs	The Citizens National Bank	21,428	24,652
Big Chimney	Elk National Bank	16,625	17,414
Bluefield	The First National Bank of Bluefield	97,594	98,185
Bluefield	The Flat Top National Bank	128,520	120,796
Bradley	Crossroads National Bank	-0-	2,741
Bradley	National Bankers Trust	-0-	1,041
Buckhannon	The Central National Bank	65,389	72,120
Buckhannon	Upshur National Bank	3,645	6,509
Cameron	The First National Bank of Cameron	10,107	11,325
Charleston	The Charleston National Bank	225,311	253,576
Charleston	The City National Bank	64,415	67,047
Charleston	Kanawha Banking & Trust Company, N.A.	155,825	158,442
Charleston	Kanawha Valley Bank	323,778	341,083
Charleston	The National Bank of Commerce	120,536	126,296
Chester	First National Bank of Chester	10,921	11,740
Clarksburg	The Empire National Bank of Clarksburg	68,772	58,399
Clarksburg	Union National Bank	190,208	185,905
Davis	The National Bank of Davis	5,323	5,962
Elkins	Citizens National Bank	57,120	64,131
Elkins	Tygarts Valley National Bank	17,175	17,084
Fairmont	City National Bank of Fairmont	68,457	76,324
Fairmont	Community Bank and Trust, N.A.	76,924	84,264
Fairmont	First National Bank in Fairmont	88,710	98,362
Fairmont	Middletown National Bank	19,002	22,454
Fayetteville	Fayette County National Bank	11,878	12,906
Follansbee	Citizens National Bank of Follansbee	17,404	18,387
Gauley Bridge	Gauley National Bank	20,711	13,563
Grafton	The First National Bank of Grafton	17,303	19,700
Hamlin	The Lincoln National Bank	32,623	35,817
Hinton	The First National Bank of Hinton	24,476	29,779
Hinton	The National Bank of Summers	34,239	37,565
Huntington	The First Huntington National Bank	167,314	153,396
Huntington	The Guaranty National Bank	96,543	94,670
Huntington	Heritage National Bank	17,024	19,972
Huntington	The Old National Bank of Huntington	-0-	2,228
Inwood	South Berkeley National Bank	8,674	9,786
Kenova	The First National Bank	11,252	11,831
Keyser	The National Bank of Keyser	32,599	35,967
Keystone	First National Bank of Keystone	22,025	21,596

Kingwood	Albright National Bank of Kingwood	$ 41,060	$ 44,004
Logan	American National Bank	-0-	5,348
Logan	The National Bank of Logan	83,254	90,423
Madison	Boone National Bank	48,284	55,394
Marlinton	First National Bank in Marlinton	21,846	23,928
Martinsburg	Citizens National Bank of Martinsburg	43,889	45,590
Martinsburg	The Old National Bank	59,024	64,600
Martinsburg	Peoples National Bank	31,578	35,246
Martinsburg	Suburban National Bank	11,395	12,386
Matewan	Matewan National Bank	41,523	44,242
Monongah	National Bank of Monongah	14,155	16,484
Montgomery	The Merchants National Bank	37,076	39,843
Montgomery	The Montgomery National Bank	39,505	41,207
Moorefield	South Branch Valley National Bank	21,162	24,268
Morgantown	Central National Bank	9,693	12,235
Morgantown	The First National Bank of Morgantown	120,553	124,953
Morgantown	Mountaineer National Bank	8,783	13,025
Morgantown	The Suncrest National Bank	31,329	34,564
Moundsville	First National Bank	31,883	36,071
New Martinsville	The First National Bank	27,267	29,770
New Martinsville	First Wetzel National Bank	6,430	7,274
Northfork	The First Clark National Bank	27,746	27,034
Oak Hill	Merchants & Miners National Bank	41,708	46,165
Parkersburg	The Parkersburg National Bank	138,151	149,936
Parkersburg	Union Trust National Bank	49,441	42,800
Parsons	The First National Bank	10,233	12,831
Peterstown	The First National Bank	6,865	7,321
Philippi	First National Bank in Philippi	31,772	34,785
Piedmont	The First National Bank of Piedmont	11,647	11,280
Point Pleasant	Citizens National Bank of Point Pleasant	55,695	58,011
Rainelle	Western Greenbrier National Bank	20,814	20,307
Richwood	Cherry River National Bank	19,920	23,360
Ripley	The First National Bank of Ripley	37,735	37,492
Romney	The First National Bank of Romney	21,991	25,059
Ronceverte	The First National Bank in Ronceverte	39,690	39,716
Ronceverte	Ronceverte National Bank	37,608	38,101
Rowlesburg	The Peoples National Bank	5,575	6,496
Salem	First National Bank at Salem	6,909	7,124
Scott Depot	Teays Valley National Bank	11,028	11,911
St. Albans	Citizens National Bank of St. Albans	33,523	41,960
St. Marys	The First National Bank of St. Marys	20,219	19,580
Sistersville	Union National Bank	8,980	9,236
Sophia	Gulf National Bank	10,508	12,718
South Charleston	First National Bank of South Charleston	27,320	29,351
Spencer	First National Bank of Spencer	36,890	38,219
Sutton	The Home National Bank	29,113	33,432
Terra Alta	First National Bank	21,536	22,189
Vienna	Ohio Valley National Bank	29,525	33,934
Vienna	Union Central National Bank	11,765	10,132
Webster Springs	Webster Springs National Bank	21,438	23,508
Weirton	First National Bank of Weirton	23,840	25,793
Weirton	Weirton National Bank	19,361	22,668
Welch	McDowell County National Bank in Welch	53,370	57,867
Wellsburg	Wellsburg National Bank	29,958	31,364
West Hamlin	First National Bank of West Hamlin	17,820	19,050
Weston	Stonewall National Bank	5,953	6,259
Weston	The Weston National Bank	35,648	39,652
West Union	First National Bank in West Union	10,554	11,696

Wheeling.	First National Bank & Trust Company	$ -0-	$ 77,411
Wheeling.	First National Bank of Wheeling	72,339	-0-
Wheeling.	First West Virginia Bank, N.A. - Community. . .	9,822	12,457
Wheeling.	First West Virginia Bank, N.A. - Warwood. . . .	20,448	21,385
Wheeling.	Security National Bank & Trust Company.	78,403	87,334
Wheeling.	Wheeling National Bank.	70,661	72,481
Williamson.	First National Bank of Williamson	42,469	42,117
Williamson.	The National Bank of Commerce	47,201	53,546
Williamstown.	The Williamstown National Bank.	14,194	16,405